3 1761 11556699 4


Digitized by the Internet Archive
in 2022 with funding from
University of Toronto

https://archive.org/details/31761115566994

CA1
HW170
-B12

Canada

13
Government
Publications

basic facts on SOCIAL SECURITY PROGRAMS

Health and Welfare Canada
Santé et Bien-être social Canada

July 1980

Government
Publications

CA1
HW170
-80B12

basic facts on SOCIAL SECURITY PROGRAMS

Published by authority
of the Minister of
National Health and Welfare

LIBRARY
APR 30 1981
UNIVERSITY OF TORONTO

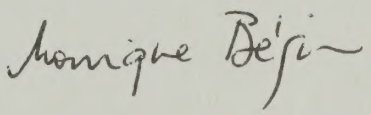


INTRODUCTION

The Government of Canada administers a wide range of social security programs, and information about them is not always readily accessible. This booklet is intended to provide important facts and figures on the basic features of selected programs.

This information offers an overview of social security in Canada. More exhaustive descriptions of these programs and of programs not chosen for the present booklet are available in other source documents published by the sponsoring department.

I encourage readers to consult these publications, and I welcome suggestions which would help make this booklet more appropriate to their needs.



Monique Bégin
Minister of National
Health and Welfare
30/VII/80

This booklet is prepared by the Information Dissemination Unit of the Department of National Health and Welfare. Requests for copies, comments or suggestions should be addressed to the Chief, Information Dissemination Unit, Policy, Planning and Information Branch, Room 1442, Brooke Claxton Building, Tunney's Pasture, Ottawa K1A 0K9 (Tel. (613) 995-1197).

July 1980

TABLE OF CONTENTS

Canada Assistance Plan 1

Canada Pension Plan
and Quebec Pension Plan 6

Family Allowances 12

New Horizons 16

Old Age Security, Guaranteed
Income Supplement and
Spouse's Allowance 18

Vocational Rehabilitation of
Disabled Persons 23

Canada Employment and
Immigration Commission 27

Unemployment Insurance 39

Worker's/Workmen's Compensation 44

Coverage

Under agreements with the provinces, the federal government pays 50% of the cost, to the provinces, of:

a) assistance to persons in need;
b) welfare services provided to persons who are in need or likely to become in need if they do not receive such services (welfare services means services having as their object the lessening, removal or prevention of the causes and effects of poverty, child neglect or dependence on public assistance); and
c) work activity projects which are designed to improve the employability of persons who have unusual difficulty in finding or retaining jobs or in undertaking job training.

"Need" is defined by each province and is determined by the "budget deficit" method, that is, the difference between an applicant's requirements and his income and resources.

Assistance includes payments to persons in need, for:

a) basic requirements, e.g. food, shelter, clothing, fuel, utilities, household supplies and personal requirements;
b) items of special need (for the safety, well-being or rehabilitation of a person in need), e.g. essential repairs or alterations to property; tools, equipment, permits, etc., essential to obtaining employment; items required by disabled persons;
c) health care services not covered under universal health care programs;
d) certain welfare services purchased by, or at the request of, a provincially approved agency;
e) care in welfare institutions, e.g. homes for the aged, nursing homes, child care institutions and institutions for the mentally and physically handicapped; and
f) the cost of maintenance of children in the care of a child welfare authority, e.g. foster home, group home or institutional care.

Welfare services shareable under the Canada Assistance Plan at the request of the Provincial Social Service Departments include:

a) rehabilitation services such as assessment and counselling to chronically unemployed, life skills training, referral and placement services, activity and achievement centres to meet the special needs of persons at risk of being socially isolated with particular emphasis on the aged and mentally retarded;
b) casework, counselling, assessment and referral services for individuals and families;
c) child welfare services including protection, foster care, adoption services and preventive services to children in their own home;
d) day care services for the children of working parents and other children with social and emotional needs, available under voluntary and public auspices;
e) homemaker, home support, and similar services to support families in times of emergencies or as an aid to independent living in the community for the elderly and disabled;
f) information and referral services to ensure access to social services;
g) community development services designed to provide deprived communities or target populations with personnel resources so they may improve their own social and economic conditions;
h) research, consultation and evaluation with respect to welfare programs;
i) administrative services relating to any of the foregoing services or the provision of assistance.

In addition to persons in need as defined in the Plan, federal contributions may be made towards agency costs of providing welfare services to persons who are likely to become in need, if such services are not provided. The amount of federal subsidy is dependent on the proportion of eligible persons as determined by the use of an income test or a pre-determined income level for different sized families.

Benefits

Social assistance rates are determined by provincial authorities.

Expenditures

Fiscal Year 1978-79, federal share - $1 683 784 000.

Source: Canada Assistance Plan Directorate,
Health and Welfare Canada.

Taxation

Welfare payments are non-taxable.

Indexing

No systematic indexation exists; however, provinces do adjust social assistance rates from time to time in accordance with certain economic indicators.

Quebec social assistance rates are indexed at the beginning of each year by the rate of change in the Quebec Pension Index.

Administration

Health and Welfare Canada.

Funding

Consolidated Revenue Fund. Special arrangements for Quebec have been made under the Federal-Provincial Fiscal Arrangements and Established Programs Financing Act, 1977.

Federal Payments to the Provinces under the Canada Assistance Plan, by Program, during the Fiscal Year 1977-78

Province	General Assistance	Homes for Special Care	Child Welfare	Health Care	Welfare Services	Work Activity Part III	Total
	($000's)	($000's)	($000's)	($000's)	($000's)	($000's)	($000's)
Newfoundland	24 991	8 670	1 593	1 813	2 748	221	40 036
P.E.I.	4 690	678	238	145	1 622	8	7 381
Nova Scotia	31 600	6 787	1 746	238	7 171	96	47 638
New Brunswick	39 858	4 073	1 135	1 311	4 740	(30)	51 087
Quebec*	351 783	140 687	21 627	14 090	61 000	299	589 486
Ontario	278 549	30 796	29 630	2 469	53 568	657	395 669
Manitoba	28 050	5 554	7 463	2 023	9 952	1 409	54 451
Saskatchewan	32 462	9 458	2 539	1 221	10 123	7	55 810
Alberta	75 754	15 711	8 356	1	15 323	318	115 463
British Columbia	123 349	35 206	1 113	6 671	32 371	179	198 889
N.W.T.	1 825	1 631	171	23	1 296	-	4 946
Yukon	389	44	146	-	346	-	925
Total	993 300	259 295	75 757	30 005	200 260	3 164	1 561 781

* Payments to Quebec were made by the Department of Finance under the Federal-Provincial Fiscal Arrangements and Established Programs Financing Act, 1977.

Source: Canada Assistance Plan Directorate, Health and Welfare Canada.

Number of Persons Assisted Under the Canada Assistance Plan as of March 31, 1978

Province	Children in care	Assistance Recipients	Adults in Special Care Homes	Total
Newfoundland	3 305	53 813	2 658	59 776
Prince Edward Island	282	8 329	1 167	9 778
Nova Scotia	2 178	49 762	3 793	55 733
New Brunswick	2 200	63 432	4 215	69 847
Quebec	30 938	464 503	23 647	519 088
Ontario	13 615	356 324	44 139	414 078
Manitoba	2 811	52 489	1 173	56 473
Saskatchewan	2 638	41 363	7 986	51 987
Alberta	10 474	85 060	12 186	107 720
British Columbia	10 415	140 962*	8 181	159 558
N.W.T. & Yukon	1 100*	5 639	n/a	6 739
Total	79 956	1 321 676	109 145	1 510 777

* Final figures not yet available; estimates.

Source: Canada Assistance Plan Directorate, Health and Welfare Canada.

Coverage

Generally speaking, the Plans are an integral part of Canada's social security system, serving as the vehicle whereby millions of members of the Canadian labour force acquire and retain, during their productive years, protection for themselves and their families against loss of income due to retirement, disability or death, regardless of where their employment may take them in Canada, and under certain circumstances, outside Canada.

The Canada Pension Plan (C.P.P.) does not operate in Quebec because this province exercised its constitutional prerogative to establish a similar provincial pension plan to operate in lieu of C.P.P.

Contributions

Employees pay 1.8% of contributory earnings. In 1980, this excludes the first $1 300 of earnings and the maximum earnings on which contributions can be made is $13 100. These contributions are matched by the employer. Self-employed persons contribute 3.6% on the same earnings range. The lower limit is known as the Year's Basic Exemption (YBE), the upper limit is the Year's Maximum Pensionable Earnings (YMPE).

Effective January 1976, and at the beginning of each subsequent year, the YMPE will be increased by 12.5% until it catches up to the average earnings of Canadian workers as represented by the Industrial Composite of weekly wages and salaries published by Statistics Canada. Thereafter, the YMPE will increase annually in line with the Industrial Composite average. The YBE is fixed at 10% of the YMPE.

Pension credits earned by one or both spouses during their years of marriage may be divided equally between them upon marriage dissolution, that is, upon divorce or legal annulment. The spouses must have cohabited for at least three consecutive years during the marriage, and application must be made within three years of marriage dissolution. This provision applies to marriages dissolved on or after January 1, 1977, for the Quebec Pension Plan (Q.P.P.) and on or after January 1, 1978, for the Canada Pension Plan.

Canada Pension Plan Investment Fund

The legislation provides for the investment of the excess funds collected annually by the Canada Pension Plan, less the benefit payments and administrative costs. These excess funds are made available to provinces, which do not have their own comprehensive pension plan, for investment under a formula based on the ratio of the provinces' contributions to total contributions to the Plan.

International Social Security Agreements*

Section 109 of the Canada Pension Plan authorizes the making of reciprocal International Social Security Agreements. Canada has entered into two such agreements: one with Italy, which came into force on January 1, 1979; and the other with France which will come into force when it has been ratified by the Parliaments of both countries.

Provisions designed to avoid duplication of coverage are included in the Agreements. In addition, the Agreements contain rules designed to ensure that no one is left without coverage and that eligible persons may contribute under the plan of one country or the other.

The C.P.P. benefits affected by the agreements are the Disability, the Survivors' and the Death benefits. The C.P.P. retirement pension does not fall within the scope of the agreements since it is payable if a person has made one valid contribution to the Plan. It is not necessary, therefore, to use Italian (or French) periods of contribution to determine eligibility for the retirement pension. However, periods of contribution to the Canada Pension Plan or residence in Canada may be used to determine eligibility for old age benefits under legislation of the other reciprocating country.

Where persons do not meet the minimum eligibility requirements for benefits under the Canada Pension Plan, they may add (or totalize) the credits they have earned under the social security system of the other reciprocating state (either Italy or France) to their Canadian credits in order to establish eligibility for benefits. The reverse is also true. Persons who do not meet the minimum eligibility requirements for benefits of the other state may add their Canadian credits to their credits in the other country to establish their eligibility.

---

*For additional information, please refer to the Old Age Security program, page 18.

Where the totalization provisions of the agreements are used to determine eligibility for benefits, the amount of benefit paid by each of the two countries is calculated in proportion to the actual credited periods under its legislation.

Benefits

1. Retirement Pension

The retirement pension payable is 25% of average adjusted contributory career earnings. When calculating benefits, there are provisions which allow a person to drop out a certain number of months of low or zero earnings.

2. Disability Pension

This consists of a flat rate portion and an earnings-related portion of 75% of the imputed Retirement Pension. It is payable in the case of a severe and prolonged disability, as a result of which the person is incapable regularly of pursuing any substantially gainful occupation.

3. Disabled Contributor's Child Benefit

This consists of a fixed monthly amount and is payable on behalf of an unmarried child up to the age of 18, or up to the age of 25 in the case of a student. However, in order that he be eligible, the student must attend school without interruption. If schooling is interrupted for reasons beyond his control, the benefits may continue to be paid under certain conditions.

4. Survivor's Pension

This is paid to the surviving spouse of a contributor.

A benefit consisting of a flat rate portion and 37.5% of the contributor's actual or imputed Retirement Pension is payable to:

a) a surviving spouse aged 45 - 64;
b) a surviving spouse under 45 who is disabled or has dependent children.

There is a pro-rated reduction in this benefit when the surviving spouse is between the ages of 35 and 45, is not disabled and has no dependent children. If the spouse is over 65, the benefit is equal to 60% of the contributor's Retirement Pension. This off-setting reduction is made because of the availability of the Old Age Security Pension payable at age 65.

5. Orphan's Benefits

Same as item 3.

6. Death Benefit

This is paid to the estate of the deceased contributor.

It consists of a lump-sum payment equal to 6 months' Retirement Pension up to a maximum of 10% of the YMPE for the year of death.

7. Combined Pension

Refers to a surviving spouse's pension and a retirement or disability pension paid simultaneously to the same person.

N.B. a) Eligibility for benefits other than the Retirement Pension is subject to the contributor having made contributions to the Plan for specified minimum qualifying periods.

b) Applications must be made for all benefits and approved before entitlement to the benefits exists.

Taxation

Contributions are deductible for income tax purposes. Benefits are taxable.

Indexing

Benefits are adjusted annually to fully reflect increases in the Consumer Price Index (CPI).

Administration

C.P.P. - The Minister of Health and Welfare Canada is responsible for the administration of all parts of the Act with the exception of Part 1, concerning coverage and contributions, which comes under the jurisdiction of the Minister of National Revenue.

Specific aspects of the Plan's administration have also been assigned to the Departments of Supply and Services, Finance and Insurance and to the Unemployment Insurance Commission. The Plan also maintains an extensive network of some 150 district and local offices throughout its jurisdiction. These offices provide advice and assistance on matters relating to the Old Age Security and Family Allowances programs.

Q.P.P. - The Department of Revenue of Quebec administers contributions and contributory status. The Quebec Pension Board administers the remainder of the Plan. The Quebec Deposit and Investment Fund is responsible for the investment of excess Q.P.P. funds.

Funding

Both plans are funded through direct contributions and interest on the investment of excess funds. These are the surplus of contributions and the interest after the benefit payments and the administrative expenses have been met.

CANADA PENSION PLAN and QUEBEC PENSION PLAN
Maximum Monthly Benefits Commencing in 1980

Type	Flat Rate		Earnings-Related		Total	
	CPP	QPP	CPP	QPP	CPP	QPP
	$	$	$	$	$	$
Retirement			244.44	244.44	244.44	244.44
Disability	57.25	146.78	183.33	183.33	240.58	330.11
Children & Orphans'	57.25	29.00			57.25	29.00
Surviror's						
a) over 65			146.66	146.66	146.66	146.66
b) under 65	57.25	146.78	91.67	91.67	148.92	238.45
Death			1310.00	1310.00	1310.00	1310.00

Contributors and Contributions

	CPP (1977)	QPP (1976)
Contributors	7 667 303	2 601 237

Source: CPP Contributors 1977, Health and Welfare Canada.
QPP Statistical Bulletin, July 1979.

Revenues	CPP 1978/79	QPP 1978
	(million dollars)	
Contributions	2 124.1	703.5
Interest	1 047.2	443.0
Other	41.9	0.3
Total	3 213.3	1 146.9

Source: CPP Statistical Bulletin, March 1979.
QPP Annual Report, 1978

Beneficiaries and Benefits
For the month of September 1979

Type	CPP Beneficiaries	CPP Benefits ($000's)	QPP Beneficiaries	QPP Benefits ($000's)
Retirement	705 499	79 393.3	212 867	24 876.0
Disability	77 246	14 790.4	19 797	6 081.5
Disabled Contributor's Child Benefit	34 527	2 103.5	9 617	360.8
Surviving Spouse	184 812	20 399.5	83 228	13 057.6
Orphans'	103 216	5 692.7	44 796	1 388.1
Death	3 230[3]	2 902.4	1 441[3]	1 308.5
Combined Pensions	27 506	4 018.5	5 897[1]	-[2]

[1] Recipients of combined pensions are counted for each type of benefit received; thus there is some double-counting.

[2] The actual amount of the components of combined pensions has already been shown in the appropriate columns (i.e., in the Retirement, Disability and Surviving Spouse Pensions columns).

[3] Number of lump sum payments to the estate.

Source: CPP and QPP Statistical Bulletins, September 1979.

FAMILY ALLOWANCES

Coverage/Eligibility

A monthly Family Allowance (F.A.) is paid on behalf of a dependent child under the age of 18, to a parent (usually the mother) who is a resident of Canada, who wholly or substantially maintains the child, and who is:

a) a Canadian citizen; or
b) a permanent resident under the Immigration Act; or
c) a visitor or a holder of a permit under the Immigration Act admitted to Canada for a period of not less than one year during which that person's income is subject to Canadian Income Tax.

F.A. benefits are also paid under certain prescribed circumstances to residents of Canada living abroad.

A Special Allowance is paid on behalf of a child under the age of 18 who is maintained by a welfare agency, a government department or an institution. In some cases, payment is made directly to a foster parent.

Monthly Benefits/Indexation

The F.A. Act provides for annual escalation of benefits in January on the basis of the Consumer Price Index.

1980 F.A. Federal rate: $21.80 per eligible child
1980 Special Allowances rate: $30.51 per eligible child

Provincial Programs, Federal-Provincial Arrangements

The federal Family Allowances Act specifies that a provincial legislature may vary the monthly federal F.A. (but not the Special Allowance) payable within that province, provided that:

a) the Allowance is based only on the age of a child, the number of children in a family, or both;

b) no monthly Allowance is less than 60% of the current federal rate; and

c) total payments in a province with its own rates are, as far as is practicable, when averaged over four consecutive years, the same as if the federal rate had been in effect.

As indicated below, Alberta and Quebec have exercised this option and the rate of Federal Family Allowances paid in those provinces is based on the provincial option.

Quebec also has its own provincial family allowances. The Quebec Provincial Family Allowance Plan is financed and administered provincially and closely follows the federal program in terms of its eligibility criteria.

ALBERTA:	Age of Child	Federal Rate Paid 1980
	0-6	$16.50
	7-11	20.70
	12-15	27.20
	16-17	30.50

Source: Income Security Programs Branch, Health and Welfare Canada.

QUEBEC: Per Family	Federal Rate 1980	Provincial Supplement Rate 1980
1st child	$13.08	$ 6.45
2nd child	19.62	8.63
3rd child	40.28	10.77
each additional child	50.19	12.92

As well, the federal program pays an additional monthly amount on behalf of each child 12 years of age and over. In 1980 this amount was $5.45.

Source: Income Security Programs Branch, Health and Welfare Canada.

P.E.I.:

The Family Allowance Act (ch. 12, 1974) in P.E.I. which provided for a provincial supplement of $10 per month on behalf of the 5th and each subsequent child in a family, in addition to the federal payment, was repealed effective January 1, 1980.

Recipients - November 1979

Families - 3 623 335* Children - 6 939 924

Source: Income Security Programs Branch,
Family Allowances program statistics,
November 1979.

Expenditures - Federal

Fiscal year 1978-79 - $2 093 019 705.

Source: Income Security Programs Branch,
Health and Welfare Canada.

Taxation

The federal Family Allowance is taxable; however the Special Allowance, and Quebec's Family Allowance Supplement**, are not.

Administration

Health and Welfare Canada, Income Security Programs Branch. The Family Allowances program is administered through a network of some 150 regional, district and local offices across the country. These offices also provide advice and assistance on matters relating to Old Age Security and the Canada Pension Plan.

Funding

Consolidated Revenue Fund.

- - -

* This figure includes 43 385 child-placing agency accounts plus 1 518 foster accounts. Each account is considered to be a "family".

** This is true only for children up to age 16 under the Quebec Family Allowance Plan. Allowances paid by the Province of Quebec for 16 and 17 year-old children are taxable income for federal income tax purposes. Provincial payments for children under 16 are not taxable because there is no personal exemption allowed for these children under provincial tax laws.

Child Tax Credit

A Federal Child Tax Credit program became effective in January 1979. It was designed to provide additional assistance in meeting the costs of raising children in low to middle income families. This benefit is in addition to the monthly Family Allowances and is normally paid to the mother.

The program is administered through the Income Tax system. The credit for 1980 is $218 for each eligible child payable in full where the net annual family income in 1979 was less than $19 620. There is a reduction of 5% in that amount where the family income was above that level. The credit and the basic income levels are escalated each year based on changes in the Consumer Price Index.

NEW HORIZONS PROGRAM

Establishment

This program was established on an experimental basis under authority of Cabinet and announced by the Minister of National Health and Welfare in July 1972. In January 1975, the Cabinet agreed to recommend that New Horizons be given continuing program status and that yearly contributions in grants be increased by $4 million, bringing the total annual budget to $14 million.

Objective

The main goal of the program is to help alleviate feelings of social isolation or loneliness often experienced by older persons. This is accomplished through the distribution of grants to encourage senior citizens to become actively involved in the planning and operation of projects in which their talent and skills are to be utilized for the betterment of themselves, other older persons and the community. To be eligible for a grant, a group of generally no less than ten volunteers, must agree to serve as directors of the project. The majority of the directors must be older and permanently retired from the work force and willing to assume responsibility for the direction and management of the proposed activity.

Nature of projects

Projects must be non-profit in nature and of no commercial benefit to others. Funds are not available for salaries to project directors or participants or travel per se. Limited funds are available for capital expenditures. Projects may be funded for a period of up to 18 months with a possible second grant of a further 18 months' financial support provided on a gradually declining basis.

Projects funded to date may be grouped into the following categories:

a) sports and recreation;
b) crafts and hobbies;
c) historical, cultural and educational programs;
d) social services;
e) information services; and
f) activity centres.

Administration

Social Service Programs Branch, Health and Welfare Canada.

Funding

Consolidated Revenue Fund.

Expenditures

As of December 5, 1979, 12 101 projects have been awarded $72 979 772. (See below)

New Horizons Contributions
December 18, 1972 - December 5, 1979

Province	No. of Projects	Amount Approved
Newfoundland	261	$ 1 385 212
Prince Edward Island	115	512 939
Nova Scotia	378	3 051 041
New Brunswick	427	2 733 148
Quebec	3 484	19 028 310
Ontario	3 737	24 606 222
Manitoba	652	4 019 275
Saskatchewan	881	3 911 166
Alberta	729	4 862 471
British Columbia	1 412	8 700 804
N.W.T. & Yukon	25	169 184
Total	12 101	$72 979 772

Source: Social Service Programs Branch,
Health and Welfare Canada.

OLD AGE SECURITY (OAS)

Coverage

Persons aged 65 or over may qualify for either the full pension or a partial amount, depending on their residence in Canada after reaching age 18.

The full pension is payable to everyone who has resided in Canada for a total of 40 years after age 18.

There are also two alternative methods of fulfilling the residence requirements for full pension. These are available only to persons who were 25 years of age or over on July 1, 1977, and resident in Canada on that date or with some prior residence after age 18, and are as follows:

a) residence in Canada for the 10 years immediately prior to approval of the application for pension; or

b) presence in Canada, after reaching age 18 and prior to the 10 years mentioned in (a), for periods equal to three times the length of absences in the 10-year period and, in addition, residence in Canada for at least one year immediately prior to approval of the application.

Persons aged 65 or over who cannot qualify for the full pension may receive a partial pension based on the number of completed years of residence in Canada after the 18th birthday, subject to a minimum of 10 years for payment in Canada and 20 years for payment abroad. A partial monthly pension is calculated at the rate of 1/40th of the full pension for each complete year of residence in Canada after reaching age 18.

In addition to meeting the residence requirements an applicant for full or partial pension must be a Canadian citizen or legally resident in Canada on the day preceding approval of the application; an applicant who is no longer residing in Canada must have been a Canadian citizen or legally resident in Canada on the day before he ceased to reside in Canada.

Once the pension (full or partial) has been approved, it may be paid indefinitely outside of Canada if the pensioner has resided in Canada for at least 20 years after attaining age 18. Otherwise, payment may be made only for the month of departure from Canada and for six additional months, and is then suspended. If the pensioner's absence is a temporary one, payment may be resumed on his return to Canada. If, however, he has ceased to reside in Canada, payment may be resumed only when he again takes up residence.

INTERNATIONAL SOCIAL SECURITY AGREEMENTS

The July 1, 1977 amendments to the OAS Act made it possible for the Old Age Security program to be included in reciprocal International Social Security Agreements. Canada has entered into two such agreements: one with Italy and the other with France. The reciprocal agreement with Italy came into force on January 1, 1979. The Canada-France agreement will be in effect when it has been ratified by the Parliaments of both countries.

The agreements are designed to enable the persons who are residing or have resided in the other reciprocating state to add (or totalize) those periods of residence to their residence in Canada for the purpose of satisfying the minimum eligibility requirements for the Old Age Security pension. The totalization provisions also apply to persons who have contributed to the social insurance system of the other contracting state and who have had prior residence in Canada to enable them to establish eligibility for social security benefits in that country.

Once eligibility for the pension has been established using the totalization provisions, the amount of the Old Age Security pension payable is determined in proportion to the person's actual periods of residence in Canada at the rate of 1/40th of the maximum pension for each complete year of residence in Canada after age 18. Benefits payable by the other country are also prorated on the basis of the actual periods of contributions in that country.

GUARANTEED INCOME SUPPLEMENT (GIS)

OAS pensioners with no income or only a limited amount of income apart from OAS may, upon application, receive a full or partial supplement. Entitlement is normally based on the pensioner's income in the preceding year, calculated in acordance with the Income Tax Act. The maximum GIS is reduced by $1 a month for every $2 a month of other income. In the case of a married couple, each is considered to have one half of their combined income. The GIS is added to the pensioner's OAS cheque. GIS is payable abroad for only 6 months following the month of departure from Canada. In the case of a pensioner residing in Canada who is temporarily absent from the country payment may be resumed when he returns to Canada if the other conditions of eligibility are met. Where a pensioner has ceased to reside in Canada payment may be resumed only when he again takes up residence in Canada.

SPOUSE'S ALLOWANCE (SPA)

The spouse of an OAS pensioner may be eligible for a Spouse's Allowance if that spouse is between 60 and 65 years of age and meets the OAS residence requirements. The Spouse's Allowance may be full or partial, depending on the spouse's history of residence in Canada. Once the amount based on residence has been established, it is subject to an income test. As of January 1980, the full Spouse's Allowance is payable upon application if the couple's combined yearly income, not including the OAS pension, the GIS or the Spouse's Allowance, is less than $8 928. For a partial Spouse's Allowance the maximum income level would be lower.

The maximum full monthly allowance is equal in amount to the OAS pension plus maximum GIS at the married rate. A partial allowance is made up of an amount equal to 1/40th of the OAS pension for each year of residence in Canada after age 18 (minimum 10 years) plus maximum GIS at the married rate. The Spouse's Allowance (full or partial) is reduced by $3 for every $4 of the couple's combined monthly income until the OAS equivalent or partial OAS equivalent is eliminated. After that, the GIS equivalent and the GIS of the pensioner are each reduced by $1 for every additional $4 of combined monthly income.

Spouse's Allowance is payable outside of Canada for a period of six months following the month of departure of either the recipient or the pensioner spouse and payment must then be suspended. In the case of a temporary absence, it may be resumed when the Spouse's Allowance recipient and the pensioner spouse return to Canada, provided the other conditions of eligibility are met. Where residence in Canada has ceased, payment of Spouse's Allowance may be resumed only when the couple again takes up residence in Canada.

Extension of Spouse's Allowance Following Death of Pensioner

Effective November 1979, a spouse who is eligible for a Spouse's Allowance for the month of the pensioner's death retains eligibility for the allowance until age 65, or until remarriage. Entitlement from the month following the pensioner's death is recalculated on the basis of the surviving spouse's income only. The maximum amount is reduced by $3 a month for every $4 of the surviving spouse's monthly income until the OAS equivalent (full or partial) is eliminated; then the GIS equivalent is reduced by $1 for every additional $2 of monthly income. Annual reapplication is required as for GIS and regular Spouse's Allowance.

Monthly Benefits

	April 1980	July 1980
OAS	$186.80	$191.28
GIS (maximum)		
single person or a married person whose spouse is not in receipt of OAS or SPA	$153.35	$192.03
married couple, both pensioners - each	$127.51	$148.07
Spouse's Allowance (maximum)	$314.31	$339.35

Source: Income Security Programs Branch, Health and Welfare Canada.

Taxation

The OAS pension is taxable; GIS and SPA are not, but they can affect the personal tax exemptions of someone claiming a recipient of either benefit as a dependent since they must be included in computing the net income of a dependent for income tax purposes.

Administration

Health and Welfare Canada, Income Security Programs Branch. The OAS, GIS and SPA programs are administered through a network of some 150 regional, district and local offices across the country. These offices also provide advice and assistance on matters relating to the Canada Pension Plan and Family Allowances.

Recipients - November 1979

OAS recipients	
OAS only	1 029 526
OAS and GIS	1 186 173
Total	2 215 699
SPA recipients	77 954
Total recipients	2 293 653

Source: Income Security Programs Branch,
OAS program statistics, November 1979.

Expenditures

Fiscal year 1978-79 $5 491 075 384.

Source: Income Security Programs Branch,
Health and Welfare Canada.

VOCATIONAL REHABILITATION OF DISABLED PERSONS

Coverage

A comprehensive program of vocational rehabilitation for physically and mentally disabled persons is provided jointly by the provinces and the federal government.

Rehabilitated clients are those who are capable of pursuing or undertaking any substantially gainful occupation.

Services

Services include:

a) assessment and counselling;
b) any process of restoration;
c) training and employment placement;
d) provision of prosthetic, orthotic and other devices;
e) tools and books; and
f) provision of maintenance allowances.

Costs of salaries, fringe benefits, travelling expenses and training of staff whose duties are directly related to the vocational rehabilitation program, and other administrative expenses necessary for the coordination and delivery of services, are cost-shared.

Services are either provided directly by the provincial government or purchased from voluntary agencies. Also, the federal government supports research projects to improve the operation of rehabilitation programs.

Federal-Provincial Agreements

Agreements are currently in force between the federal government and all territories and provinces except Quebec. Under these agreements, the federal government contributes 50% of the costs of providing a comprehensive program of vocational rehabilitation.

Research Grants - 1977-78

A grant has been provided to "Bell Northern Research" in Ottawa to aid in the development of a special device, known as the "Visual Ear" to assist deaf people to communicate.

Administration

Health and Welfare Canada.

Funding

Consolidated Revenue Fund.

The Canada Employment and Immigration Commission

Placement

Employment placement services for employment ready disadvantaged persons are available through the facilities of the Canada Employment and Immigration Commission.

The commission offers a broad range of services to handicapped persons including diagnostic services, Work Adjustment Training (WAT), and Canada Manpower and Industrial Training Programs (CMITP). Canada Manpower counsellors play a key role in the application and utilization of all these programs.

Federal Contributions to Provinces and Territories under V.R.D.P. 1978-1979

Province	Contributions Made in 1977-78	Contributions During 1978-79		Total Contributions 1978-79
		Expenses for Previous Years	Expenses for 1978-79	
Newfoundland	$ 396 000	$ 102 305	$ 504 344	$ 606 648
Prince Edward Island	135 000	15 362	130 818	146 181
Nova Scotia	1 583 000	217 867	1 328 381	1 546 249
New Brunswick	851 000	50 699	530 052	580 751
Ontario	11 373 000	697 241	12 759 967	13 457 208
Manitoba	2 156 000	653 601	1 814 701	2 468 302
Saskatchewan	2 413 000	679 129	2 068 964	2 748 093
Alberta	2 819 000	4 142 640	4 249 094	8 391 734
British Columbia	480 000	285 516	617 859	903 375
Northwest Territories	39 000	9 468	-	9 468
Yukon	-	452 570	-	452 570
Total	$22 245 000	$7 306 398	$24 004 180	$31 310 579

Source: VRDP Annual Report, March 31, 1979
Canada Assistance Plan Directorate, Health and Welfare Canada.

Number of Disabled Persons Receiving Services through Provincial and Territorial Programs Cost-shared under V.R.D.P. 1978-1979

Province	Total No. of Clients Served 1977-78	No. of New Cases Added 1978-79	Total No. of Clients Served 1978-79
Newfoundland	966	174	1 037
Prince Edward Island	255	146	281
Nova Scotia	5 149	2 978	5 146
New Brunswick	3 841	918	1 428
Ontario	12 739	4 646	12 966
Manitoba	21 557	10 327	20 408
Saskatchewan	12 804	811	7 120
Alberta	25 885	14 080	34 916
British Columbia	2 642	1 568	2 732
Northwest Territories	16	3	15
Yukon	439	95	211
Total	86 293	35 746	86 260

Source: VRDP Annual Report, March 31, 1979
Canada Assistance Plan Directorate, Health and Welfare Canada.

I Canada Manpower Training Program (CMTP)

This program has two major goals:

a) to provide individual workers with the skills and opportunities for better paid, steadier, and more satisfying employment; and
b) to satisfy the needs of business and industry for suitably skilled workers, thus maintaining or improving productivity.

The commission purchases or supports training through two avenues:
a) institutional training (public and private schools, community colleges and vocational centres);
b) industrial training (contracts with employers and employer associations).

1 - Institutional Training

Objectives

This program attempts to focus on long-term career planning, enabling Canada Employment Centre clients to return for training after periods of employment. Courses are geared to meet the requirements of individual clients and the occupational demands of the labour market.

Courses

a) Occupational Skill Training

Provides specific skills for labour market entry, skill upgrading, or keeping abreast of technological change in the work environment.

b) Basic Training for Skill Development (BTSD)

Provides educational academic upgrading for adults lacking the entry requirements for occupational skill courses, or needing improved educational qualifications for employment.

c) Job Readiness Training (JRT)

Includes life skills, specific job skills, work experience, work exposure, job orientation, counselling, job search techniques, academic upgrading and language fluency. This program is mainly intended to prepare for direct entry into employment. Course contents are flexible but some elements are considered essential.

This program is intended for special needs clients who require training to improve their employability but are unable to benefit from a regular training program.

d) Work Adjustment Training (WAT)

Assists clients who have serious problems obtaining and keeping employment and whose immediate employment needs are not academic or vocational. The courses promote the development of behaviours and attitudes consistent with employers' expectations.

e) Apprenticeship Training

Provides the classroom portion of apprenticeship programs for provincially registered apprentices.

f) Language Training

Provides instruction for immigrants or migrant Canadians who are unable to find suitable employment because of a lack of knowledge of one of the official languages.

Training spaces in these courses are purchased by the Commission from the provinces and occasionally from private institutions.

Federal - Provincial Agreements

The federal and provincial governments may enter into agreements by which the provinces are reimbursed for occupational training costs for workers enrolled in the Canada Manpower Training Program.

Selection for Training

The selection of adults to undergo training is made by Employment counsellors.

Eligibility

To be eligible a person must:

a) be at least one year beyond legal school-leaving age of province of residence; and
b) have been out of school for 12 months or more after reaching legal school-leaving age (except apprentices).

Maximum training period is 52 weeks and usually less than 12 weeks for apprentices; for WAT, up to 4 weeks are allowed for assessment and up to 12 weeks for adjustment training.

Income Support

Income Support is provided to virtually all full-time trainees. It may take the form of unemployment insurance benefits for those trainees who are eligible, or of a training allowance based on family circumstances for the other trainees.

The following are the current allowance rates:

Trainees living with employed spouse or parent		$20/wk
Trainees without dependents		$60/wk
Trainees with:	1 dependent	$80/wk
	2 dependents	$95/wk
	3 dependents	$110/wk
	4 dependents or more	$125/wk

In addition, a living away from home allowance or a commuting allowance may also be paid where required. A dependent care allowance may also be paid to assist with the cost when such care is essential.

2 - Industrial Training (Canada Manpower Industrial Training Program - CMITP)

Objective

To meet the skill needs of employers and to improve the employability and earning capacity of workers through the expansion and improvement of employer-provided training.

Method

The Commission may contract with an employer to reimburse a portion of the cost incurred in the training of its employees for a minimum of 30 hours or a maximum of 2 000 hours. The amount of reimbursement is dependent upon the type of cost and the status of the trainee prior to the start of training.

Eligibility

CMITP is a selective program aimed at meeting the stated objectives. The following criteria establish the requirements for employers and workers to be considered for the program, but there is no guarantee that any particular employer or worker will be assisted under the program. Overall priorities for utilization of available funds are established by the Federal-Provincial Manpower Needs Committee in each province/territory and specific decisions within these priorities are made by officials of the Commission.

Workers:

a) one year beyond the school-leaving age of the province in which they reside;
b) employees of the contracting employer or employees of members of the contracting association during the training period;
c) likely to derive continuing benefit from the training and work experience in terms of increased employability and/or earning capacity.

Employers:

a) an incorporated company, a partnership or a sole proprietorship;
b) an incorporated association of employers;
c) a crown corporation, or other government department or agency not funded primarily by tax revenues;
d) provincial and municipal governments and agencies involved in training only of Special Needs Clients;
e) a co-operative, credit union or similar organization;
f) any legally constituted association, union or community organization.

3 - Critical Trade Skills Training (CTST)

This is a new initiative designed to help employers deal with skill shortages in Canada.

Objective

To encourage industry to develop and expand the training of Canadian tradesmen or workers in skilled occupations which experience chronic shortages.

Focus

CTST has features similar to the Canada Manpower Industrial Training Program (CMITP). Both fund industry-based training for employees by providing financial assistance towards training costs and trainee wages. However, where CMITP has concentrated a good part of its efforts on the provision of job entry skills - often at a lower skill level and involving unemployed workers - CTST focusses on skills requiring longer and technically more complex training.

Federal participation in meeting portions of wage and training costs can be negotiated over a period of up to two years, or 50 per cent of the training required to make an employee proficient in a selected trade, whichever is less. Trades are selected by mutual agreement between the provinces, employers and Commission officials to suit specific regional labour force requirements. They must, however, be in the category of higher-level blue-collar skills, generally necessitating up to four years or more of training.

Recipients and Expenditures*

Program	Expenditures in millions of dollars	Trainees
INSTITUTIONAL (CMTP)		176 000 full-time 49 000 part-time
training costs (all purchases)	346.0	
allowances**	78.3	
trainee travel	6.0	
INDUSTRIAL (CMITP)	96.0	83 000
training improvements	nil	
TOTAL (CMTP)	526.3	

* Preliminary 1979-80 figures.

** The amount expended for allowances is less than that of previous years because some trainees will receive unemployment insurance benefits while in training.

Source: Canada Employment and Immigration Commission.

II Canada Manpower Mobility Program (CMMP)

Objective

To facilitate the geographic mobility of unemployed workers to areas where their skills are in demand.

Method

Financial assistance in the form of grants may be paid to workers for the following purposes:

a) to help them seek jobs in the nearest area in which suitable employment is available;
b) to enable them to take advantage of Commission services not available in the area of their residence;
c) to help them and their dependents move to the area in which they have found suitable jobs;
d) to enable them to travel to temporary jobs outside the locality in which they reside;

e) to cover the costs of travelling to training centres in which they have been enrolled in courses under the Canada Manpower Training Program; and
f) to enable them to travel to agricultural jobs of a seasonal nature.

Eligibility

Persons who are unemployed, under-employed or about to become unemployed may be eligible if they are:

a) 18 years of age or over (except for those obtaining trainee travel grants and grants to seasonal agricultural work);
b) Canadian citizens or persons legally admitted to Canada for permanent residence; and
c) clients who have little or no prospect of employment in locality of residence.

PERSONS MUST APPLY FOR MOBILITY ASSISTANCE BEFORE THEY TRAVEL AND BEFORE THEY START THEIR NEW JOBS.

Benefits

a) Exploratory Grant

Allowances provide:

(i) return travel costs for the worker, including necessary meals and overnight accommodation while in transit;
(ii) a living allowance of $20 per day for a maximum of two days after the worker arrives in the new area;
(iii) a preliminary examination allowance to enable the worker's spouse or adult dependent to visit the new locality to determine the suitability for family relocation; travel and living allowances are consistent with those provided under (i) and (ii) above.

b) Special Travel Grant

Allowances provide:

(i) return travel costs for the worker, including any necessary meals and overnight accommodation while in transit;

(ii) a living allowance of $20 per day for a maximum of two days after the worker arrives in the new area.

c) Relocation Grant

Allowances provide:

(i) the actual cost of one-way travel for the worker and the worker's dependents to the new locality;
(ii) the actual cost of moving a worker's household and personal effects or mobile home to the new locality;
(iii) a re-establishment allowance of $50 for the worker and $50 for each relocating dependent.

(The worker must be a resident in Canada for at least one year to be eligible for a re-establishment allowance.)

d) Travel Grant to Temporary Employment

Allowances under this grant are similar to those provided to the worker by an exploratory grant.

e) Trainee Travel Grant

This grant covers travel costs for trainees attending schools outside their home areas, or provides a daily travel allowance to enable trainees to commute between their residence and training area.

f) Travel Grants to Seasonal Agricultural Work

Allowances provide:

(i) return travel costs plus necessary meals and overnight accommodation while in transit between the person's residence and the site of seasonal agricultural work; and
(ii) a living allowance of $20 per day for a maximum of one day, if the worker is to be employed for over one week.

When the job site is within commuting distance, the cost for daily transportation between the person's residence and the site of seasonal agricultural work may be provided.

	Expenditures in millions of dollars	No. of grants
CMMP (mobility)	$ 10.7	36 670 (excluding those for trainee travel)

Based on Main Estimates.
Actual figures for 1979-80.

Source: Canada Employment and Immigration Commission.

III - Local Employment Assistance Program (L.E.A.P.)

Objective

To create employment opportunities that will lead to ongoing self-sufficiency for specific target groups and/or members of a specific community who, for one reason or another, are unable to maintain regular and adequate employment.

Selection

Participant groups are identified in two ways:
a) information on economic and social conditions for all parts of each province is gathered and used to indicate particular areas of need;
b) spontaneous inquiries from groups not previously identified will, in some cases, be designated for L.E.A.P. development.

Eligibility

Persons who are unemployed because they:
a) have limited job skills and live in a geographic location where job opportunities are limited; or
b) are subject to racial or cultural prejudices; or
c) have social, mental or physical disabilities that create barriers to employment such as chronic dependency, a criminal record, alcoholism, retardation or physical handicaps.

Benefits

Funds are allocated to cover wages and some operating costs incurred by the project.

A L.E.A.P. project may receive up to:
a) $275 000 for each year it is funded;
b) $100 000 for exploration or development for a six-month developmental phase.

In addition to a possible six-month developmental phase, a project is normally funded for up to three years. Contracts are reviewed and extended on a yearly basis.

Total federal contribution may not exceed $850 000 for any one project.

Recipients and Expenditures (1979-80)*

Expenditure	Projects	Jobs
$49 049 000	420	5 000

*Projected figures for 1979-80.

Source: Canada Employment and Immigration Commission, Employment Development Branch.

Administration

Canada Employment and Immigration Commission.

IV - Summer Youth Employment Program

Objective

To provide additional seasonal employment opportunities for students during the summer months.

Participation

Local governments, non-profit organizations and federal departments and agencies are eligible for financial assistance to hire students to work on projects. In addition, the program will support the Cadet and Reserve Training Program, operated by the Department of National Defence, and will provide funding to chambers of commerce willing to promote the hiring of youth.

Funding

In 1980, $110 million is available for the Summer Youth Employment Program. This includes $96.9 million for projects sponsored by local governments, non-profit organizations and federal departments and agencies, $12.6 million for the Cadet and Reserve Training Program and $500 000 for chambers of commerce.

V - Employment Tax Credit Program

Objective

This program was introduced in March 1978 to stimulate employment in the private sector of the economy.

Method

It provides a tax rebate to employers who create and fill new jobs which are additional to their normal work forces, and which would not have been created without the support of the program.

Eligibility

- of an employer:

All businesses which pay taxes are eligible to participate in the Program except temporary help agencies and businesses which have been in existence for less than 12 months.

- of a worker:

This person must

- be a Canadian citizen or a permanent resident who has permission to work in Canada;
- be not less than the province's minimum legal working age and be under 65 years of age;
- have been both unemployed and registered for two weeks or more with a Canada Employment Centre or Canada Farm Labour Pool office;
- not be directly related to the employer by blood relationship, marriage or adoption; and, in the instance of a corporation, not be related to any director or member of the senior management.

- of the employment:

The jobs created must be estimated to last for 3 months or more; be full-time (not less than 35 hours per week) and pay at least the provincial minimum wage rate or $0.25 per hour more than the applicable tax rebate rate if the job is not subject to minimum wage legislation. The workers who are employed must have been both unemployed and registered with a Canada Employment Centre as actively seeking work for two weeks or more.

Benefits

Employers will receive a tax rebate at the rate of $1.50, $1.75 or $2.00 per hour depending on the geographic area of Canada in which the new job is initially located. The rebate may be claimed for up to 40 hours per week for each eligible worker for a maximum period of 12 months.

The tax rebate is deductible from federal income tax otherwise payable. It is, however, also taxable, and an equivalent amount must be added to the employer's taxable income.

Employers who pay their taxes by instalment may deduct the tax credit to which they have become eligible from their interim federal income tax payments and then account for these interim deductions when filing their annual returns. If an employer's federal income tax payable is less than the total amount of the tax credit earned in the year, all or part of the tax credit may be carried forward for up to a maximum of 5 years.

Expenditure

The program initially ran until 31st March 1980 at an estimated net cost of $100 million per year. At any time up to that date an employer could enter into an agreement and obtain the tax advantage offered. Legislation has been put before Parliament to extend the program for one more year.

Administration

The program is administrated by the Canada Employment Centres.

Who's covered?

About 95 percent of all workers in Canada are protected by unemployment insurance. Jobs covered by UI are called insurable employment. To be insurable, salaried and hourly paid workers must be employed by the same employer for at least 20 hours a week and other workers, like those paid on commission or by piece-work, must make at least $87.00 a week in 1980. Neither the self-employed nor workers over age 65 can insure their earnings.

To be eligible

To get regular benefits, a person must have worked in insurable employment for at least 10 to 14 weeks in what UI calls the "qualifying period". The qualifying period is the last 52 weeks or the period since the start of a claimant's last UI claim, whichever is the more recent. The number of weeks needed depends on the unemployment rate where the claimant lives.

Some people have to work longer than 10 to 14 weeks to get regular benefits. Claimants who have collected benefits in the last year and who file another claim may have to work up to six weeks longer than they needed for their first claim. The number of additional weeks depends on how many weeks of UI they got the first time. However, this does not affect people who live in a region where the unemployment rate is over 11.5 percent.

People who were working at their first job or who came back to work after being away for about two years also have to work longer before getting UI -- 20 weeks in the last year. This applies no matter where they live.

Everyone on regular UI must be able to work and be looking for another job. Claimants on regular UI who are taking approved training courses are the one exception.

As well as regular benefits, UI pays special benefits to people who can't work because they're sick, injured, quarantined, or pregnant. UI also offers a special one-time benefit to workers when they reach age 65. To get this special benefit, people must have worked for 20 weeks in the last 52, or if they've collected UI in the last year, 20 weeks since their UI claim began. But it is not paid automatically -- people must apply for this special benefit when they turn 65.

Everyone serves a two-week waiting period at the beginning of a claim during which UI pays no benefits.

How long do benefits last?

- Regular benefits

Claimants are paid one week of UI for every week they worked in insurable employment in the last 52 weeks -- up to a maximum of 25 weeks. In addition, people who worked longer than 26 weeks may get one week of UI for every two weeks they worked -- up to 13 weeks of benefits. When claimants have drawn all the benefits they are entitled to on the basis of weeks worked, additional weeks may be paid, depending on the regional unemployment rate. The maximum weeks of benefits paid on this basis is 32. But whatever the individual's situation, the most anyone can get on one claim is 50 weeks' benefits.

- Illness benefits

Claimants may get up to 15 weeks of benefits, depending on the type of illness (medical certificate needed).

- Maternity benefits

As with illness, maternity claimants may get 15 weeks maximum (medical certificate needed).

- Age 65

Lump sum payment of 3 weeks' benefits.

How much?

The benefit rate is 60 percent of the claimant's average weekly insurable earnings (this average is based on the last 20 weeks of insurable employment or, for people with less than 20 weeks of work, the average of those weeks). In 1980 the maximum weekly benefit is $174. The amount changes each year.

About 400 employers with over 400 000 workers offer Supplemental Unemployment Benefit plans. These allow employers to pay certain benefits to their employees when they are off work because of a layoff, illness or pregnancy. These benefits are paid in addition to the UI benefits employees are eligible to collect. In this way, the income of people temporarily out of work is kept close to normal take home pay.

Premiums

Employers deduct workers' premiums from their pay and turn them over to the UI Account, along with their own contribution. In 1980, workers pay $1.35 for every $100 of insurable earnings; employers pay $1.89.

Nearly 25 000 employers in Canada are given reduced premiums because their employees are covered under UI-approved wage-loss plans for illness or maternity. Because these plans pay workers benefits when they're off work, these people may not have to collect UI or they may collect for a shorter period.

UI is taxable

UI benefits are taxable, just like regular earnings. In addition, some claimants may have to pay back some UI benefits at tax-time. Higher-income claimants whose yearly income, including UI benefits, is over $22 620 in 1980 will have to pay back up to 30 percent of the benefits that took them over this limit.

This is done through the income tax system.

UI premiums are deductible for income tax purposes.

You must have a Social Insurance Number

Social Insurance Numbers are government account numbers used for Unemployment Insurance and by a variety of other federal government departments. Every worker in Canada must have one. This numbering system ensures that jobs are filled first by Canadian citizens or permanent residents.

People who are neither citizens nor permanent residents may also have Social Insurance Numbers. Their numbers begin with the digit "9". People with SINs that begin with "9" must have a temporary work permit valid for their employers. These people cannot legally work for anyone else in Canada.

From April 1, 1979 to December 14, 1979, the Central Index, which is part of the Canada Employment and Immigration Commission, issued about 688 000 new numbers. Slightly over 114 600 lost cards were replaced and more than 163 000 records were amended because of name changes or other reasons.[1]

---

[1] Figures represent 8.5 months. For a 12-month estimate, add a monthly average for 3.5 months.

Cost allocation

The cost of the UI program is shared by workers, employers and the federal government. In 1979, the government cost for the UI program was $1 319 million and the employer/employee cost was $2 924 million[2]. Employers' and workers' premiums pay for the first two phases of benefits paid to claimants on regular UI, training and job creation. However, when the unemployment rate reaches a certain level (in 1979, 6.6 percent), the government also pays part of the cost of the first phase of benefits, training and job creation. The government funds all fishing benefits and the third phase of benefits which is based on the regional unemployment rate.

Revenue

Calendar year 1979	Net premium revenue (preliminary estimate)
Employers and employees	$2 805 000 000

[2]These figures are estimates based on year-to-date forecasts assuming an average unemployment rate of 7.5% in 1979.

Contributors[3]

Estimated insured population (monthly average):

	(000's)
1975	8 951
1976	9 249
1977	9 504
1978	9 820
1979	10 098

UI Beneficiaries and Benefits Paid[4]

	Beneficiaries (monthly average)	Gross benefit payments Annual Total (millions $)
1975	725 000	3 159.3
1976	701 000	3 361.6
1977	752 000	3 928.2
1978	803 000	4 538.2
1979	713 000	4 009.1

Benefit Payment Activities by Type of Benefit for 1979[4]

	Initial claims allowed*	Benefit paid (gross) ($000's)	Average weekly benefits
Regular	1 516	3 431.2	$107.62
Sickness	134	145.2	115.83
Maternity	103	207.6	117.29
Fishing	26	70.9	128.36
Retirement	36	15.1	133.18
Training**	5	138.0	104.16

* Includes claims with disqualification and disentitlement and some claims previously not allowed.

** Only trainees under the Adult Occupational Training Act who are entitled to unemployment insurance benefits.

---

[3] Preliminary estimates for 1979, Spring 1980.

[4] Source: Statistical Report on the Operation of the Unemployment Insurance Act, Statistics Canada Catalogue 73-001, December 1979 (Quarterly).

WORKER'S/WORKMEN'S COMPENSATION

Coverage

Coverage is compulsory for employees in specified categories of industry and commerce. Bank employees and domestic and agricultural workers are excluded except in Ontario, where the latter group is compulsorily covered under the Ontario Act, and in Quebec where bank employees are compulsorily covered under the Quebec Act. Some other provinces provide for coverage on voluntary application by the employer.

Compensation replaces right of action against employers and fellow employees, but not against a third party.

Contributions

These are paid by employers. Rates of contribution vary from industry to industry depending, among other things, on "risk of injury". Insurance principle is utilized.

Benefits

Compensation is paid in case of injury or death occurring at work.

Compensation for injury is affected by:

a) the degree of the disability, as determined by a doctor; and
b) the duration of the disability, be it temporary or permanent.

The maximum compensation is 75% of gross earnings, in all provinces except Quebec where it is based on 90% of net earnings.

Benefits are paid to a surviving spouse and dependent children, and occasionally to one "other" dependent (a parent, in the case of a single worker).

Taxation

Pensions and benefits are non-taxable.

Federal-Provincial Arrangements

The Government Employees Compensation Act, administered by Labour Canada, provides that public service employees will receive the benefits provided by the Worker's/Workmen's Compensation Act of the province in which they are usually employed. Labour Canada reimburses the provincial boards for expenditures made on behalf of public service employees.

Recipients

See attached table.

All Boards have the authority to award a reasonable sum of compensation to a dependent other than a surviving spouse or children. In each case the Board determines the amount of the award by considering the pecuniary loss suffered by the dependent as a result of the death.

The Lump Sum payment is normally made immediately upon the death of the insured worker. Common-law wives are eligible for compensation, in the following provinces and in the territories, if they cohabited with the worker immediately before his death for a prescribed number of years. The stipulated number of years varies depending on whether or not there are dependent children.

	Number of years of cohabitation	
	without children	with children
Newfoundland	7	2
P.E.I.	5	2
Quebec	3	1
Ontario	6	2
Manitoba	3	-
Saskatchewan	2	-
Alberta	5	2
B.C.	3	1
N.W.T.	3	1
Yukon	3	-

Administration

Provincial Worker's/Workmen's Compensation Boards (or Commissions).

Financing

Contributions by employers.

Worker's/Workmen's Compensation Pensions and Other Benefits, by Province

Province	Maximum annual earnings	Maximum weekly compensation	Minimum weekly compensation	Monthly pension			Other benefits	
				Spouse	Child[6]	Orphan[6]	Lump sum	Funeral
Newfoundland	$16 000	$230.77	$101.15	$330.00	$ 75.00	$ 75.00	$ 750.00	$ 650.00
P.E.I.	12 000	173.08	60.00	200.00	60.00	75.00	500.00	500.00
Nova Scotia	15 000	216.35	82.50	359.00	76.00	99.00	1 000.00	750.00
New Brunswick	15 000	216.35[1]	90.00	300.00[3]	75.00[3]	100.00[3]	500.00	600.00
Quebec	21 500	--	35.00	--	--	--	500.00	600.00
Ontario	18 500	266.83	129.00	410.00[4]	112.00[4]	127.00[4]	1 000.00	1 000.00
Manitoba	19 000	274.04	92.31	400.00[4]	90.00[4]	100.00[4]	1 050.00	300.00[2]
					100.00[5]	110.00[5]		50.00
Saskatchewan	22 000	317.31	116.54	500.00[4]	90.00	135.00	--	1 000.00
Alberta	18 250	262.50	117.37	510.00[7]	105.00[7]	105.00[7]	600.00	600.00
British Columbia	20 400	293.43	125.67	--	--	--	846.74	1 016.04
N.W.T.	16 800	242.31	462.00*	462.00	116.00	105.00	672.00	672.00
Yukon	19 000	273.28	84.00	353.00	105.00	134.00	889.00	1 018.00
					28.00	16.00		

*Minimum monthly compensation.

[1]90% of net earnings.

[2]Burial plot or cremation.

[3]Pension for dependent spouse - 55% of 90% of deceased's weighted net earnings; for 1st child 10% of 90% of deceased's weighted net earnings plus 5% for each additional child up to a maximum of 80% of 90% of deceased's weighted net earnings.

[4]Rate for pensions if accident occurred before January 1, 1974. A dependent spouse and children are now entitled to the same pension that would have been received by the worker if the injury had resulted in permanent total disability.

[5]For fatal injuries occurring before January 1980, a dependent spouse and children are now entitled to the same pension that would be paid to a worker if he suffered permanent total disablement. A dependent spouse's pension is only paid for five years if there are no dependent children.

[6]A child or orphan is a child 16 years of age or less (18 in Nova Scotia and Alberta). Benefits are paid until the recipient reaches 21 years of age, if he is a student, with the following exceptions:

a) in Alberta - 25 years of age;
b) in Ontario - as long as he remains a full-time student;
c) in Manitoba - while at school or to 1st University Degree;
d) in Yukon - 18 years of age, plus discretionary amount.

[7]Pensions awarded are partly offset by pensions payable under the Canada Pension Plan. Lump sum payments are made to dependents in certain age groups.

Source: Injury Compensation Division, Occupational Safety and Health Branch
Canada Department of Labour, March 18, 1980.

[1]90% des gains nets.

[2]terrain de sépulture ou crémation.

[3]pension du conjoint à charge - 55% de 90% des gains nets pondérés du défunt; pour le 1er enfant, 10% de 90% des gains nets pondérés du défunt, plus 5% pour chacun des autres enfants, jusqu'à concurrence d'un maximum de 80% de 90% des gains nets pondérés du défunt.

[4]Taux des pensions dans les cas où l'accident a eu lieu antérieurement au 1er janvier 1974. Un conjoint à charge et les enfants ont droit maintenant à la même pension qui aurait été versée au travailleur, dont une blessure aurait causé une invalidité permanente totale.

[5]Dans le cas d'un accident mortel survenu antérieurement à janvier 1980, un conjoint à charge et les enfants ont droit maintenant à la même pension qui serait versée à un travailleur qui deviendrait complètement invalide. S'il n'y a pas d'enfant à charge, la pension au conjoint n'est versée que pendant une période de cinq ans.

[6]Un enfant ou un orphelin est une personne âgée de 16 ans ou moins (18 ans en N.-É. et en Alberta). Des prestations sont versées jusqu'à ce que le prestataire atteigne l'âge de 21 ans, s'il est aux études, sauf pour les cas suivants:

a) en Alberta - âgé de 25 ans;
b) en Ontario - aussi longtemps qu'il est un étudiant à plein temps;
c) au Manitoba - lorsqu'il fréquente l'école ou, jusqu'au premier degré d'université;
d) au Yukon - âgé de 18 ans, plus un montant discrétionnaire.

[7]Les pensions accordées sont compensées par des pensions payables en vertu du Régime de pensions du Canada. Le paiement d'une somme forfaitaire est effectué aux personnes à charge, selon certains groupes d'âges.

Source: Division de la réparation des accidents, Direction générale de la sécurité et de l'hygiène du travail, Ministère du travail, le 18 mars 1980.

Pensions et autres prestations versées par les Commissions des accidentés du travail, par province

Province	Gains annuels maximaux	Indemnisation hebdomadaire maximale	Indemnisation hebdomadaire minimale	Pension mensuelle			Autres prestations	
				Conjoint	enfant[6]	orphelin[6]	Somme forfaitaire	Obsèques
Terre-Neuve	$16 000	$230.77	$101.15	$330.00	$ 75.00	$ 75.00	$ 750.00	$ 650.00
Î.-P.-É.	12 000	173.08	60.00	200.00	60.00	75.00	500.00	500.00
N.-É.	15 000	216.35	82.50	359.00	76.00	99.00	1 000.00	750.00
N.-B.	15 000	216.35[1]	90.00	300.00[3]	75.00[3]	100.00[3]	500.00	600.00
Québec	21 500	--	35.00	--	--	--	500.00	600.00
Ontario	18 500	266.83	129.00	410.00[4]	112.00[4]	127.00[4]	1 000.00	1 000.00
Manitoba	19 000	274.04	92.31	400.00[4]	90.00[4]	100.00[4]	1 050.00	300.00[2]
					100.00[5]	110.00[5]		50.00[2]
Saskatchewan	22 000	317.31	116.54	500.00[5]	90.00	135.00	--	1 000.00
Alberta	18 250	262.50	117.37	510.00[4]	105.00[7]	105.00[7]	600.00	600.00
C.-B.	20 400	293.43	125.67	--	--	--	846.74	1 016.04
T.N.-O.	16 800	242.31	462.00*	462.00	116.00	105.00	672.00	672.00
Yukon	19 000	273.28	84.00	353.00	105.00	134.00	889.00	1 018.00
					28.00	16.00		

* Indemnisation mensuelle minimale.

Administration

Commissions provinciales (ou Conseils provinciaux) d'indemnisation des accidentés du travail.

Financement

Cotisations versées par les employeurs.

Ententes fédérales-provinciales

La Loi sur l'indemnisation des employés de l'État, administrée par Travail Canada, prévoit que les employés de la Fonction publique recevront les prestations prévues par la loi sur l'indemnisation des accidentés du travail de la province dans laquelle ils travaillent habituellement. Travail Canada rembourse les commissions provinciales des dépenses faites au nom des fonctionnaires.

Bénéficiaires

Voir le tableau ci-joint.

Toutes les commissions sont autorisées à accorder un montant raisonnable d'indemnisation à une personne à charge autre qu'un conjoint survivant ou des enfants. Dans chaque cas, la commission fixe le montant en tenant compte de la perte de ressources pécuniaires éprouvée par la personne à charge à la suite du décès.

Le paiement d'une somme forfaitaire est normalement effectué immédiatement après le décès du travailleur assuré. Les épouses de droit commun sont admissibles à l'indemnisation dans les provinces et les territoires énumérés dans la liste suivante, si elles ont cohabité avec le travailleur immédiatement avant son décès pendant un nombre d'années prescrit. Le nombre d'années prescrit varie selon s'il y a oui ou non des enfants à charge.

	Nombre d'années de cohabitation	
	sans enfant	avec enfants
Terre-Neuve	7	2
Î.-P.-É.	5	2
Québec	3	1
Ontario	6	2
Manitoba	3	-
Saskatchewan	2	-
Alberta	5	2
C.-B.	3	1
T.N.-O.	3	1
Yukon	3	-

INDEMNISATION DES ACCIDENTES DU TRAVAIL

Champ d'application

Doivent être protégé les employés de catégories déterminées de l'industrie et du commerce. Les employés de banques, les salariés domestiques et les travailleurs agricoles comptent parmi ceux qui ne sont pas protégés sauf en Ontario, où la protection des travailleurs agricoles est obligatoire en vertu de la loi ontarienne, et au Québec, où elle est obligatoire pour les employés de banques en vertu de la loi du Québec. Dans d'autres provinces le champ d'application peut s'étendre aux employés dont l'employeur en fait la demande.

L'indemnisation tient lieu de droit de recours contre les employeurs et les collègues mais non pas contre un tiers.

Cotisations

Elles sont payées par les employeurs. Les taux de cotisations varient d'une industrie à l'autre selon, parmi d'autres facteurs, le "risque d'accident". On utilise le principe des assurances.

Prestations

Une indemnisation est versée en cas d'accident ou de décès survenus au travail.

L'indemnisation à l'occasion d'un accident varie selon:
a) le degré d'invalidité, tel que déterminé par un médecin; et
b) la durée de l'invalidité, qu'elle soit temporaire ou permanente.

Le maximum de l'indemnisation s'élève à 75 % des gains bruts, dans toutes les provinces, sauf au Québec, où l'indemnisation est basée sur 90 % des gains nets.

Les prestations sont versées au conjoint survivant et aux enfants à charge et, à l'occasion, à une "autre" personne à charge (un père ou une mère, dans le cas d'un travailleur seul).

Imposition

Les pensions et les prestations ne sont pas imposables.

Prestataires de l'A.-C. et Prestations versées[4]

	Prestataires (moyenne mensuelle)	Versements bruts Total annuel (en millions de dollars)
1975	725 000	3 159.3
1976	701 000	3 361.6
1977	752 000	3 928.2
1978	803 000	4 538.2
1979	713 000	4 009.1

Prestations versées selon le genre de prestations, en 1979[4]

	Demandes initiales permises*	Prestation versée (brute) (en milliers de dollars)	Prestations hebdomadaires moyennes
Ordinaire	1 516	3 431.2	$107.62
Maladie	134	145.2	115.83
Maternité	103	207.6	117.29
Pêche	26	70.9	128.36
Retraite	36	15.1	133.18
Formation**	5	138.0	104.16

* Y compris les demandes inacceptables et sans droit et les demandes refusées au préalable.

** Seuls les stagiaires inscrits aux programmes dans le cadre de la Loi sur la formation professionnelle des adultes qui ont droit aux prestations d'assurance-chômage.

---

[4]Source: Rapport statistique sur l'application de la Loi sur l'assurance-chômage, Statistique Canada, nº de catalogue: 73-001, décembre 1979 (trimestriel).

Répartition des frais

Le coût du programme d'assurance-chômage est réparti entre les travailleurs, les employeurs et le gouvernement fédéral. En 1979, la quote-part du gouvernement était de $1 319 000 000 et celle des employeurs et des employés ensemble, de $2 924 000 000.[2]

Les primes que versent les employeurs et les travailleurs acquittent le coût des prestations versées au cours des deux premières périodes de prestations à des requérants bénéficiant d'assurance-chômage ordinaire, de formation et de création d'emplois. Cependant, quand le taux de chômage atteint un certain niveau (6,6 % en 1979), le gouvernement paye également une partie du coût de la première période de prestations initiales, de formation et de création d'emplois. Il assume intégralement le coût des prestations versées aux pêcheurs et de celles de la troisième période de versements basés sur le taux régional de chômage.

Recettes

Année civile 1979	Revenu net des primes (évaluation préliminaire)
Employeurs et employés	$2 805 000 000

Cotisants[3]

Estimation de la population assurée: (moyenne mensuelle)

	(milliers)
1975	8 951
1976	9 249
1977	9 504
1978	9 820
1979	10 098

---

[2]Ces chiffres sont une évaluation basée sur des prévisions de l'année jusqu'à date, supposant un taux de chômage moyen de 7,5 pour cent en 1979.

[3]Estimations préliminaires pour 1979, printemps 1980.

Impôt

Les prestations d'assurance-chômage sont imposables, de la même manière que les gains ordinaires. Il se pourrait, en plus, que des requérants soient obligés de remettre une partie des prestations au moment de l'impôt. Les travailleurs à revenu élevé, dont le revenu annuel y compris les prestations d'assurance-chômage, est au-delà de $22 620 en 1980, devront rembourser 30 % des prestations qui ont fait dépasser ce seuil.

Ceci est effectué au moyen du système d'impôt sur le revenu.

Les primes d'assurance-chômage font l'objet d'une déduction pour les fins de l'impôt sur le revenu.

Vous devez avoir un numéro d'assurance sociale

Les numéros d'assurance sociale sont des numéros de comptes gouvernementaux utilisés pour l'assurance-chômage et par divers autres ministères du gouvernement fédéral. Tout travailleur au Canada doit en avoir un. Ce système de numéros permet d'assurer aux citoyens canadiens ou aux résidents permanents, l'accessibilité première aux emplois.

Les gens qui ne sont ni citoyens ni résidents permanents doivent aussi avoir des numéros d'assurance sociale. Leurs numéros commencent par le chiffre "9". Les personnes dont le NAS commence par le chiffre "9" doivent avoir un permis de travail temporaire valide pour leurs employeurs. Ces personnes ne peuvent travailler légalement pour aucune autre personne au Canada.

Au cours de la période du 1er avril 1979 au 14 décembre 1979, l'Indice central, qui fait partie de la Commission de l'Emploi et de l'Immigration Canada, a émis environ 688 000 nouveaux numéros. Un peu plus de 114 600 cartes perdues ont été remplacées et plus de 163 000 dossiers ont été modifiés dû à des changements de noms ou autres raisons.[1]

[1]Ces chiffres représentent 8,5 mois; pour une évaluation de 12 mois, ajouter une moyenne mensuelle pour 3,5 mois.

- Prestation spéciale à 65 ans

Versement global équivalant à 3 semaines de prestations.

Combien?

Le taux des prestations est de 60 % de la moyenne des gains hebdomadaires assurables, (cette moyenne étant basée sur les 20 dernières semaines d'emploi assurable ou, pour ceux qui ont travaillé pendant moins que 20 semaines, sur la moyenne pour ces semaines). En 1980, la prestation hebdomadaire maximale qu'une personne peut toucher est de $174. Le montant varie à chaque année.

Environ 400 employeurs ayant plus que 400 000 travailleurs offrent des régimes de prestations d'emploi supplémentaires. Ces régimes permettent aux employeurs de payer certaines prestations à leurs employés lorsque ceux-ci sont en congé dû à une mise à pied, à la maladie ou à la grossesse. Ces prestations sont versées en plus des prestations d'assurance-chômage que les employés ont droit de toucher. De cette façon, les gens en congé temporaire peuvent toucher un revenu similaire à leur revenu net habituel.

Primes

Les employeurs retiennent les primes sur les chèques de paye des travailleurs et les versent au Compte de l'assurance-chômage, en même temps que leur propre cotisation. En 1980, le travailleur verse $1.35 pour chaque $100 de gains assurables, tandis que l'employeur verse $1.89.

Près de 25 000 employeurs au Canada touchent des primes réduites parce que leurs employés sont couverts en vertu de régimes de pertes de salaire dans les cas de maladie ou de maternité approuvés par l'assurance-chômage. Puisque ces régimes versent des prestations aux travailleurs lorsqu'ils sont en congé, ces gens n'auront peut-être pas à faire de demandes de prestations d'assurance-chômage ou ne toucheront les prestations que pour une courte période.

En plus des prestations ordinaires, des prestations spéciales sont versées aux gens qui ne peuvent travailler parce qu'ils sont malades, accidentés, en quarantaine ou, dans le cas des femmes, durant la grossesse. Le programme d'assurance-chômage prévoit également un versement global spécial quand les travailleurs atteignent 65 ans. Pour obtenir ces prestations spéciales, les intéressés doivent avoir travaillé pendant 20 semaines au cours des 52 dernières, ou s'ils ont touché des prestations dans la dernière année, pendant 20 semaines depuis l'entrée en vigueur des versements en ce cas. Ces prestations ne sont pas versées automatiquement; les gens doivent en faire la demande lorsqu'ils atteignent l'âge de 65 ans.

Tout requérant doit se soumettre à une période d'attente de deux semaines à compter du jour de la demande, avant de toucher des prestations.

Période de versement des prestations

- Prestations ordinaires

Les requérants peuvent toucher une semaine de prestations d'assurance-chômage pour chaque semaine d'emploi assurable au cours des 52 dernières semaines, jusqu'à concurrence de 25 semaines. De plus, ceux qui ont travaillé plus longtemps que 26 semaines peuvent toucher une semaine de prestation pour chaque période de 2 semaines de travail, jusqu'à concurrence de 13 semaines. Quand les requérants ont épuisé les prestations auxquelles ils ont droit en fonction du nombre de semaines de travail, des semaines de prestations supplémentaires peuvent être versées, selon le taux de chômage de la région. En ce cas, la période maximale de versement est de 32 semaines. Mais quelle que soit la situation de l'intéressé, personne ne peut toucher plus que 50 semaines de prestations en rapport avec une demande.

- Prestations de maladie

Les requérants peuvent toucher des prestations jusqu'à concurrence d'un maximum de quinze semaines, selon le genre d'affection (certificat médical requis).

- Prestations de maternité

Comme dans le cas de maladie, les requérantes peuvent toucher des prestations lors de la grossesse, jusqu'au maximum de quinze semaines (certificat médical requis).

Qui est couvert?

Environ 95 % de tous les travailleurs canadiens sont protégés par le régime d'assurance-chômage et les emplois visés sont appelés emplois assurables. Pour avoir droit à l'assurance, les travailleurs salariés et ceux qui sont rémunérés à l'heure doivent travailler pour le même employeur pendant 20 heures par semaine au moins, tandis que les travailleurs rémunérés à la commission ou à la pièce doivent faire $87.00 par semaine, au moins, en 1980. L'assurance-chômage ne protège ni les travailleurs autonomes ni les travailleurs âgés de plus de 65 ans.

Admissibilité

Pour toucher les prestations ordinaires, une personne doit avoir occupé un emploi assurable pendant au moins de 10 à 14 semaines au cours de ce qui s'appelle, dans le cadre du programme la "période de référence". Cette période est constituée des 52 dernières semaines ou du nombre de semaines depuis la dernière demande de prestations, si cette dernière circonstance est la plus récente. Le nombre de semaines nécessaires dépend du taux de chômage dans la région où le requérant réside habituellement.

Certaines gens doivent travailler plus que de 10 à 14 semaines avant de toucher les prestations ordinaires. Les requérants qui ont touché des prestations au cours de l'année précédente et qui font une nouvelle demande, pourraient devoir travailler jusqu'à six semaines de plus qu'ils ne le devaient pour leur première demande. Le nombre de semaines supplémentaires dépend du nombre de semaines pour lesquelles ils ont touché des prestations la première fois. Toutefois, ceci ne s'applique pas aux gens qui demeurent dans une région où le taux de chômage est supérieur à 11,5 pour cent.

Les personnes entrées depuis peu sur le marché du travail ou revenues après une absence d'environ deux ans devront également avoir travaillé plus longtemps avant de toucher des prestations, soit 20 semaines dans la dernière année. Ceci s'applique à toutes les régions.

Pour avoir droit aux prestations ordinaires d'assurance-chômage, une personne doit être apte au travail et chercher un autre emploi, les requérants qui suivent des cours de formation approuvés constituant la seule exception.

Prestations

Les employeurs bénéficieront d'un dégrèvement d'impôt au taux de $1.50, $1.75 ou $2.00 de l'heure, selon le lieu géographique initial du nouveau poste au Canada. Ce dégrèvement peut être accordé pour une période allant jusqu'à 40 heures par semaine pour chaque travailleur admissible, pendant 12 mois au plus.

Le dégrèvement d'impôt peut être déduit de l'impôt fédéral sur le revenu, qui autrement devrait être versé. Mais il est aussi assujetti à l'impôt, et un montant équivalent doit être ajouté au revenu imposable de l'employeur.

Les employeurs qui acquittent leurs impôts par versements périodiques peuvent déduire, de ces versements à l'intention de l'impôt fédéral sur le revenu, le crédit d'impôt auquel ils ont droit et tenir compte ensuite de ces déductions provisoires quand ils remplissent leur rapport d'impôt annuel. Si le montant d'impôt fédéral sur le revenu que doit un employeur est inférieur au montant total du crédit d'impôt acquis dans l'année, ce crédit peut être reporté, en partie ou en tout, pour une période maximale de cinq ans.

Dépenses

Le coût net du programme initial, qui a fonctionné jusqu'au 31 mars 1980, était évalué à $100 000 000 par année. N'importe quand jusqu'à cette date, un employeur pouvait conclure un accord et obtenir les avantages fiscaux offerts. Un projet de loi a été introduit à la Chambre des Communes dans le but de prolonger le programme pendant une autre année.

Administration

Le programme relève des centres d'Emploi Canada.

V - Programme de crédit d'impôt à l'emploi

Objectif

Ce programme débuta en mars 1978 dans le but de stimuler l'emploi dans le secteur économique privé.

Méthode

Le programme prévoit un dégrèvement d'impôt pour les employeurs qui créent des postes nouveaux, qui n'existeraient pas sans la subvention, et y pourvoient en augmentant leur effectif ordinaire.

Admissibilité

- l'employeur:

Toutes les entreprises assujetties à l'impôt ont droit de prendre part au programme, à l'exception des entreprises et des agences de placement temporaire qui ont moins de 12 mois d'existence.

- le travailleur:

Il doit

- être un citoyen canadien ou un résident permanent autorisé à travailler au Canada;
- avoir, au moins, l'âge qu'impose la loi provinciale pour occuper un emploi et ne pas avoir atteint l'âge de 65 ans;
- avoir été en chômage et être inscrit depuis deux semaines ou plus auprès d'un centre d'Emploi Canada ou d'un bureau de Service de main-d'oeuvre agricole du Canada;
- n'avoir aucun lien de parenté direct avec l'employeur, par la consanguinité, le mariage ou l'adoption; et, dans le cas d'une société juridiquement constituée, n'avoir aucun lien avec les directeurs ou les cadres supérieurs, quels qu'ils soient.

- l'emploi:

Il faut prévoir que les postes créés dureront trois mois ou plus, qu'ils seront à plein temps (35 heures par semaine, au moins) et que leur rémunération minimale sera fixée au taux du salaire minimum de la province, ou à 25¢ de l'heure de plus que le taux de dégrèvement d'impôt applicable, si l'emploi n'est pas assujetti à une loi sur le salaire minimum. Les travailleurs embauchés doivent avoir été en chômage et être inscrits auprès d'un centre d'Emploi Canada depuis deux semaines, au moins, indiquant qu'ils cherchent réellement du travail.

L'octroi fédéral total ne doit pas dépasser $850 000 pour un projet.

Bénéficiaires et dépenses (1979-80)*

Dépenses	Projets	Emplois
$49 049 000	420	5 000

* Les chiffres reflètent les projections pour 1979-80.

Source: Emploi et Immigration Canada,
Direction générale du développement d'emplois.

Administration

Emploi et Immigration Canada.

IV - Programme des activités et de l'emploi d'été des jeunes

Objectif

Fournir aux étudiants des emplois saisonniers additionnels durant les mois d'été.

Participation

Les administrations locales, les organismes à but non lucratif et les services et organismes fédéraux sont admissibles à l'aide financière dans le but d'embaucher des étudiants pour la réalisation de certains travaux. De plus, l'initiative soutient le Programme de formation des cadets et des réservistes, qu'exploite le ministère de la Défense nationale, et subventionne les chambres de commerce disposées à favoriser l'emploi des jeunes.

Financement

En 1980, un montant de 110 millions de dollars est mis à la disposition du Programme de l'emploi d'été des jeunes, soit $96.9 millions pour les réalisations parrainées par les administrations locales, les organismes à but non lucratif et les services et organismes fédéraux, $12.6 millions pour le Programme de formation des cadets et des réservistes et $ 500 000 pour les chambres de commerce.

III - Programme d'aide à la création locale d'emplois (P.A.C.L.E.)

Objectif

Créer des occasions d'emploi qui conduiront à l'autonomie financière permanente de groupes cibles particuliers et (ou) de membres d'une communauté particulière qui, pour une raison quelconque, sont incapables de garder un emploi régulier et adéquat.

Sélection

Les groupes participants sont identifiés de deux façons:

a) des renseignements sur les conditions économiques et sociales de toutes les parties de chaque province sont rassemblés et employés pour indiquer les régions nécessiteuses particulières;

b) des demandes de renseignements spontanées de groupes non préalablement identifiés serviront, dans certains cas, au Programme d'aide à la création locale d'emplois.

Admissibilité

Les personnes qui sont en chômage parce qu'elles:

a) ont peu d'aptitudes professionnelles et vivent dans un endroit où les occasions d'emploi sont limitées; ou

b) sont victimes de préjugés raciaux ou culturels; ou

c) souffrent d'inadaptation sur les plans social, mental ou physique et que cela constitue des obstacles à leur embauche, notamment une dépendance chronique, un casier judiciaire, l'alcoolisme, l'arriération mentale ou des handicaps physiques.

Prestations

On octroie des fonds pour couvrir les salaires et certains frais d'exploitation du projet.

Un projet du P.A.C.L.E. peut recevoir jusqu'à:

a) $275 000 pour chaque année où il est soutenu par le Programme;

b) $100 000 pour la recherche ou la mise au point d'une étape de développement de six mois.

Outre une étape de développement possible de six mois, un projet est normalement financé pour une période maximale de trois ans. Les contrats sont examinés et prolongés sur une base annuelle.

e) Subventions de déplacement d'un stagiaire

Cette subvention couvre les frais de déplacement aller-retour des stagiaires qui fréquentent des écoles éloignées de la région où ils habitent; elle assure également une allocation de déplacement quotidien pour permettre aux stagiaires de faire le trajet entre leur résidence et la région de formation.

f) Subventions de déplacement à un travail agricole saisonnier

Cette subvention prévoit:

(i) les frais de déplacement aller-retour plus les repas et l'hébergement nécessaires pendant le voyage entre le domicile de la personne et l'endroit du travail agricole saisonnier;

(ii) une allocation de subsistance de $20 par jour jusqu'à concurrence d'un jour si l'on prévoit que l'emploi sera pour plus d'une semaine.

Quand l'endroit de travail est assez près pour permettre un trajet quotidien, on peut payer les frais de transport quotidien pour que la personne puisse se rendre là où le travail agricole saisonnier est disponible.

Programme	Dépenses en millions de dollars	Nombre de subventions
Programme de mobilité de la main-d'oeuvre du Canada	$ 10.7	45 400 (les subventions de voyages des stagiaires exclues)

D'après les prévisions pour les dépenses principales.
Les chiffres actuels pour 1979-80.

Source: Emploi et Immigration Canada.

Prestations

a) Subvention pour chercher un emploi

Cette subvention prévoit:

(i) les frais de déplacement aller-retour pour le travailleur, y compris les repas et l'hébergement nécessaires pendant le voyage;

(ii) une allocation de subsistance de $20 par jour jusqu'à concurrence de deux jours après que le travailleur arrive dans la nouvelle région; et

(iii) une allocation d'examen préliminaire pour permettre au conjoint ou à l'adulte à la charge du travailleur de visiter la nouvelle localité afin de déterminer s'il convient d'y installer la famille; les allocations de voyage et de subsistance sont conformes à celles prévues sous (i) et (ii) ci-dessus.

b) Subvention de déplacement spécial

Cette subvention prévoit:

(i) les frais de déplacement aller-retour y compris les repas et l'hébergement nécessaires pendant le voyage;

(ii) une allocation de subsistance de $20 par jour jusqu'à concurrence de deux jours après que le travailleur arrive dans la nouvelle région.

c) Subvention d'emménagement

Cette subvention prévoit:

(i) le coût réel d'un aller, pour le travailleur et les personnes à sa charge, à la nouvelle localité;

(ii) le coût réel du déménagement des meubles et des articles personnels ou de la maison mobile du travailleur à la nouvelle localité; et

(iii) une allocation de réinstallation de $50 pour le travailleur et de $50 pour chaque personne à sa charge qui s'installe dans la nouvelle localité.

(Le travailleur doit avoir résidé au Canada au moins un an pour être admissible à une allocation de réinstallation.)

d) Subvention de déplacement en vue d'un emploi temporaire

Les allocations versées en vertu de la présente subvention sont semblables à celles payées au travailleur à titre d'une subvention pour chercher un emploi.

II Programme de la mobilité de la main-d'oeuvre du Canada

Objectif

Aider les chômeurs à déménager dans des régions où leur compétence est en demande.

Méthode

Des travailleurs peuvent recevoir de l'aide financière sous forme de subventions aux fins suivantes:

a) pour les aider à se chercher un emploi dans la région la plus près où du travail approprié est disponible;
b) pour leur permettre de profiter de services non assurés, de la Commission, dans la région de leur résidence;
c) pour les aider ainsi que pour aider les personnes à leur charge à déménager dans la région où ils ont trouvé du travail convenable;
d) pour leur permettre de se déplacer pour se rendre au lieu du travail temporaire à l'extérieur de la localité où ils résident;
e) pour payer les frais de déplacement de particuliers pour qu'ils puissent se rendre aux centres de formation dans lesquels ils sont inscrits pour des cours en vertu du Programme de formation de la main-d'oeuvre du Canada; et
f) pour leur permettre de se déplacer pour se rendre au lieu du travail agricole saisonnier.

Admissibilité

Les chômeurs, les personnes sous-employées ou les personnes sur le point de devenir chômeurs sont admissibles s'il s'agit:

a) de personnes âgées de 18 ans (excepté celles qui obtiennent des subventions de déplacement d'un stagiaire ou des subventions en vue d'un travail agricole saisonnier);
b) de citoyens canadiens ou de personnes admises légalement au Canada pour résidence permanente; et
c) de clients qui ont peu ou aucune possibilité d'emploi dans leur localité de résidence.

UNE DEMANDE D'AIDE DOIT ÊTRE FAITE AVANT QUE LES PERSONNES VOYAGENT ET AVANT QU'ELLES COMMENCENT LEUR NOUVEL EMPLOI.

La quote-part fédérale à l'égard des coûts des traitements et de la formation est versée pendant la plus courte des deux périodes suivantes, soit deux ans au maximum, soit la durée de la formation nécessaire pour spécialiser un employé dans un métier particulier. Les métiers sont désignés d'après un accord mutuel conclu entre les provinces, les employeurs et les représentants de la Commission, pour répondre aux besoins en main-d'oeuvre propres à une région, mais ils doivent entrer dans la catégorie des spécialisations destinées aux ouvriers de niveau supérieur, et nécessiter généralement quatre années ou plus de formation.

Bénéficiaires et dépenses*

Programme	Dépenses en millions de dollars	Stagiaires ou nombre de subventions
(Programme de formation de la main-d'oeuvre du Canada)		176 000 à temps plein
frais de formation (tous les achats)	346.0	49 000 a temps partiel
allocations**	78.3	
voyages en formation	6.0	
PROGRAMME DE FORMATION INDUSTRIELLE DE LA MAIN-D'OEUVRE DU CANADA	96.0	83 000
améliorations en	aucune	
TOTAL	526.3	

* Chiffres préliminaires pour 1979-80.

** Le montant dépensé pour les allocations est inférieur à celui des années précédentes, vu que certains stagiaires recevront des prestations d'assurance-chômage pendant le stage de formation.

Source: Emploi et Immigration Canada.

Employeurs

a) société juridiquement constituée, association ou propriétaire unique,
b) association d'employeurs juridiquement constituée,
c) société de la couronne ou autre service ou organisme gouvernemental qui n'est pas subventionné principalement grâce aux recettes fiscales,
d) administrations et organismes provinciaux et municipaux s'occupant de formation seulement dans le cas des clients qui ont des besoins spéciaux,
e) coopérative, caisse populaire ou organisme de même genre,
f) toute association, tout syndicat ou tout organisme communautaire juridiquement constitué.

3 - Programme de formation dans les métiers en pénurie de main-d'oeuvre spécialisée

Il s'agit d'une nouvelle initiative destinée à aider les employeurs à faire face aux pénuries de main-d'oeuvre spécialisée au Canada.

Objectif

Inciter l'industrie à mettre au point et à élargir la formation des ouvriers et des travailleurs canadiens dans les occupations spécialisées où il y a un manque chronique de main-d'oeuvre.

Champ d'application

Le programme de formation dans les métiers en pénurie de main-d'oeuvre spécialisée a les mêmes caractéristiques que le P.F.I.M.C. Les deux permettent en effet de subventionner la formation dans l'industrie, pour les employés, en assurant une aide financière appliquée aux coûts de la formation et à la rémunération des stagiaires. Mais tandis que ce dernier programme est en grande partie axé sur les connaissances nécessaires pour avoir accès à un emploi, souvent à un niveau de spécialisation plus bas et favorisant des travailleurs en chômage, le premier est surtout centré sur les connaissances qui exigent une formation plus longue et plus complexe sur le plan technique.

2 - Formation industrielle (Programme de formation industrielle de la main-d'oeuvre du Canada - P.F.I.M.C.)

Objectif

Satisfaire aux besoins d'aptitudes des employeurs et améliorer les capacités d'emploi et de gains des travailleurs, par le développement et l'amélioration de la formation fournie par les employeurs.

Méthode

La Commission peut passer un contrat avec un employeur pour rembourser une partie des coûts occasionnés par la formation de ses employés pour un minimum de 30 heures ou un maximum de 2 000 heures. Le montant du remboursement dépend du genre de coûts et du statut du stagiaire antérieur au début de la formation.

Admissibilité

Le Programme de formation industrielle de la main-d'oeuvre du Canada (P.F.I.M.C.) est une initiative axée sur les objectifs susmentionnés. Les employeurs et les travailleurs sont assujettis à certains critères d'admissibilité, mais rien ne garantit à un employeur ou à un travailleur en particulier qu'il sera aidé en vertu du programme. C'est le Comité fédéral-provincial des besoins en main-d'oeuvre qui fixe les priorités globales pour chaque province et chaque territoire, en vue de l'utilisation des fonds disponibles, et la Commission prend les décisions indiquées dans le cadre des priorités. Voici les critères d'admissibilité:

Travailleurs

a) avoir un an de plus que l'âge réglementaire fixé pour quitter l'école dans la province de résidence,
b) travailler pour l'employeur contractant ou un membre de l'association contractante pendant la période de formation,
c) avoir des chances de continuer de profiter de la formation et de l'expérience acquise dans le cadre du travail, en fonction d'un potentiel d'emploi et d'une capacité de gains accrus.

Sélection pour la formation

Les conseillers du Centre de l'emploi choisissent les adultes qui suivent les cours de formation.

Admissibilité

Pour être admissible, une personne doit:

a) avoir au moins un an de plus que l'âge légal de fin de scolarité de la province de résidence; et

b) avoir quitté l'école depuis au moins 12 mois après avoir atteint l'âge légal de fin de scolarité (sauf pour les apprentis).

La période de formation maximale dure 52 semaines et, habituellement, moins de 12 semaines pour les apprentis; pour la formation d'adaptation au travail, jusqu'à 4 semaines sont allouées pour l'évaluation et jusqu'à 12 semaines pour la formation d'adaptation.

Soutien de revenu

Un soutien de revenu est fourni à pratiquement tous les stagiaires à plein temps. Il peut consister de prestations d'assurance-chômage pour les stagiaires qui sont admissibles ou, d'allocation de formation basée sur les circonstances de la famille d'autres stagiaires.

Les taux courants d'allocation sont les suivants:

Stagiaire vivant avec son conjoint ou un père ou une mère qui a un emploi		$20/semaine
Stagiaire sans personnes à charge		$ 60/semaine
Stagiaire avec:	1 personne à charge.....	$ 80/semaine
	2 personnes à charge.....	$ 95/semaine
	3 personnes à charge.....	$110/semaine
	4 ou plus de 4 personnes à charge.....	$125/semaine

En plus, une allocation pour les stagiaires vivant au loin, ou pour le transport, peut être accordée au besoin. Une allocation peut aussi être versée pour aider à défrayer le coût d'entretien d'une personne à charge lorsque ce besoin est essentiel.

Formation pour l'aptitude à l'emploi

Vise à donner à une personne, les moyens de se débrouiller dans ses activités quotidiennes, des connaissances professionnelles précises, une certaine expérience du travail, une familiarité avec le monde du travail, un service d'orientation professionnelle, ou de counselling, des techniques de recherche d'emploi, un service de rattrapage scolaire et une formation linguistique. Ce programme vise principalement à préparer l'intéressé à occuper directement un emploi. La matière des cours est souple, mais certains éléments sont jugés essentiels. Le programme est destiné aux clients qui ont des besoins spéciaux et à qui il faut une formation pour améliorer leur aptitude à l'emploi, mais qui sont incapables de profiter d'un programme de formation ordinaire.

c) Formation d'adaptation au travail

Aider les clients qui font face à de sérieux problèmes lorqu'il s'agit d'obtenir et de garder un emploi et dont les besoins immédiats ne sont d'ordre ni scolaire ni professionnel. Les cours favorisent l'acquisition de comportements et d'attitudes conformes à ce qu'attend l'employeur.

d) Apprentissage

Formation donnée en classe dans le cadre des programmes d'apprentissage pour les apprentis inscrits auprès des provinces.

e) Formation linguistique

Fournit l'enseignement aux immigrants et à certains Canadiens migrateurs qui sont incapables de trouver un emploi convenable en raison d'un manque de connaissances de l'une des langues officielles.

Les locaux utilisés pour ces cours sont acquis des provinces et, à l'occasion, d'institutions privées.

Ententes fédérales - provinciales

Les gouvernements fédéral et provinciaux peuvent conclure des accords par lesquels les provinces sont remboursées pour les frais de formation professionnelle pour adultes et apprentis inscrits au Programme de formation de la main-d'oeuvre du Canada.

I Programme de formation de la main-d'oeuvre du Canada

Ce programme a deux buts majeurs:

a) procurer aux travailleurs individuels les aptitudes et les occasions d'obtenir un emploi plus rémunérateur, plus stable et plus satisfaisant; et

b) satisfaire les besoins du secteur des affaires et de l'industrie en préparant des travailleurs dûment formés pour ainsi maintenir et améliorer la productivité.

La Commission achète ou soutient la formation de deux façons:

a) la formation institutionnelle (les écoles publiques ou privées, les collèges communautaires et les centres de formation professionnelle);

b) la formation industrielle (les contrats avec les employeurs et les associations d'employeurs).

1 - Formation institutionnelle

Objectifs

Ce programme vise à concentrer ses efforts sur la planification de carrières de longue durée, permettant aux clients du Centre d'emploi du Canada de retourner à la formation après des périodes d'emploi. Les cours sont conçus de façon à satisfaire les besoins des clients individuels du Centre d'emploi du Canada et les exigences de main-d'oeuvre du marché du travail.

Cours

a) Formation professionnelle

Ce cours offre une formation professionnelle en vue de l'entrée sur le marché du travail, du perfectionnement des compétences techniques ou de la mise à la page de l'évolution technique du milieu de travail.

b) Formation de base pour le perfectionnement d'aptitudes

Il s'agit d'un service de rattrapage scolaire pour les adultes qui ne satisfont pas aux exigences d'admission aux cours de formation professionnelle, ou à ceux qui ont besoin de s'instruire en vue de se qualifier pour un emploi.

Nombre d'invlalides qui ont reçu des services au moyen des programmes des provinces et territoires, à frais partagés, en vertu du Programme de Réadaptation professionnelle des invalides 1978-79

Province	Total des clients servis en 1977-78	Nombre de nouveaux cas en 1978-79	Total des clients servis en 1978-79
Terre-Neuve	966	174	1 037
Île-du-Prince-Édouard	255	146	281
Nouvelle-Écosse	5 149	2 978	5 146
Nouveau-Brunswick	3 841	918	1 428
Ontario	12 739	4 646	12 966
Manitoba	21 557	10 327	20 408
Saskatchewan	12 804	811	7 120
Alberta	25 885	14 080	34 916
Colombie-Britannique	2 642	1 568	2 732
Territoires du Nord-Ouest	16	3	15
Yukon	439	95	211
Total	86 293	35 746	86 260

Source: Loi sur la réadaptation professionnelle des invalides, rapport annnuel, le 31 mars 1979. Direction du Régime d'assistance publique du Canada, Santé et Bien-être social Canada

Contributions fédérales aux Provinces et Territoires en vertu du Programme de Réadaptation professionnelle des invalides 1978-1979

Province	Contributions faites en 1977-78	Contributions en 1978-79		Contributions totales en 1978-79
		Dépenses pour années précédentes	Dépenses en 1978-79	
Terre-Neuve	$ 396 000	$ 102 305	$ 504 344	$ 606 648
Île-du-Prince-Édouard	135 000	15 362	130 818	146 181
Nouvelle-Écosse	1 583 000	217 867	1 328 381	1 546 249
Nouveau-Brunswick	851 000	50 699	530 052	580 751
Ontario	11 373 000	697 241	12 759 967	13 457 208
Manitoba	2 156 000	653 601	1 814 701	2 468 302
Saskatchewan	2 413 000	679 129	2 068 964	2 748 093
Alberta	2 819 000	4 142 640	4 249 094	8 391 734
Colombie-Britannique	480 000	285 516	617 859	903 375
Territoires du Nord-Ouest	39 000	9 468	-	9 468
Yukon	-	452 570	-	452 570
Total	$22 245 000	$7 306 398	$24 004 180	$31 310 579

Source: Loi sur la réadaptation professionnelle des invalides, rapport annuel, le 31 mars 1979. Direction du Régime d'assistance publique du Canada, Santé et Bien-être social Canada.

Administration

Santé et Bien-être social Canada

Financement

Fonds du revenu consolidé

Emploi et Immigration Canada

Placement

Emploi et Immigration Canada offre, dans le cadre de ses programmes, des services de placement aux personnes désavantagées qui sont prêtes à travailler.

La Commission assure une vaste gamme de services aux personnes handicapées, notamment des services de diagnostic, un programme d'adaptation au travail et des programmes de formation industrielle de la Main-d'oeuvre du Canada. Les conseillers de la Main-d'oeuvre du Canada jouent un rôle prépondérant dans l'application et l'utilisation de tous ces programmes.

RÉADAPTATION PROFESSIONNELLE DES INVALIDES

Champ d'application

Un programme complet de réadaptation professionnelle à l'intention de personnes souffrant d'invalidité physique ou mentale est fourni conjointement par les gouvernements fédéral et provinciaux. Les clients réadaptés sont ceux capables de poursuivre ou d'entreprendre un travail convenablement rémunéré.

Services

Les services offerts comprennent:

a) l'évaluation et le counseling;
b) toute méthode de rétablissement;
c) la formation et le placement sur le marché du travail;
d) la prestation des prothèses, des orthèses et autres appareils;
e) des outils et des livres; et
f) le versement d'allocations de formation et de subsistance.

Le coût des salaires, les avantages sociaux, les frais de déplacement et de la formation du personnel dont les fonctions sont directement liées au programme de réadaptation professionnelle, et d'autres dépenses administratives nécessaires à la coordination et à la distribution des services, sont partagés.

Les services sont soit fournis directement par le gouvernement provincial, soit achetés d'organismes bénévoles. Le gouvernement apporte aussi une aide à des projets de recherches pour améliorer la réalisation des programmes de réadaptation.

Ententes fédérales-provinciales

Des accords sont présentement en vigueur entre le gouvernement fédéral et tous les territoires et provinces, sauf le Québec. En vertu de ces accords, le gouvernement fédéral contribue 50% des frais nécessaires pour fournir un programme complet de réadaptation professionnelle.

Subventions à la recherche 1977-78

Une subvention a été accordée à Bell Northern Research, à Ottawa, afin d'aider à l'invention d'un appareil spécial, appelé "oreille visuelle", pour aider les personnes sourdes, à communiquer.

Bénéficiaires - novembre 1979

Pension de la sécurité de la vieillesse	
SV seulement	1 029 526
SV et supplément de revenu garanti	1 186 173
Total	2 215 699
Allocation au conjoint	77 954
Total des bénéficiaires	2 293 653

Source: Direction générale des Programmes de la sécurité du revenu, statistiques sur les programmes de sécurité de la vieillesse, novembre 1979

Dépenses

Année financière 1978-79 $5 491 075 384

Source: Direction générale des Programmes de la sécurité du revenu, Santé et Bien-être social Canada.

Prestations mensuelles

	avril 1980	juillet 1980
Sécurité de la vieillesse	$186.80	190.28
Supplément de revenu garanti (le maximum) une personne seule ou une personne mariée dont le conjoint ne reçoit ni la pension de la sécurité de la vieillesse, ni l'allocation au conjoint	153.35	192.03
un couple marié, tous deux titulaires d'une pension - chacun	127.51	148.07
Allocation au conjoint (le maximum)	314.31	339.35

Source: Direction générale des Programmes de la sécurité du revenu, Santé et Bien-être social Canada.

Imposition

La pension de SV est imposable; le SRG et l'AAC ne le sont pas, mais les versements peuvent venir modifier le montant des exemptions personnelles dans le cas d'un contribuable qui déclare à sa charge le bénéficiaire de l'une ou l'autre prestation, du fait que ces prestations doivent entrer dans le calcul du revenu net d'une personne à charge, pour les fins de l'impôt sur le revenu.

Administration

Les trois programmes SV, SRG et AAC, relèvent de la Direction générale des Programmes de la sécurité du revenu, dans le ministère de la Santé nationale et du Bien-être social, et sont appliqués grâce à un réseau de bureaux régionaux, de bureaux de district et de bureaux locaux, au nombre d'environ 150, établis dans tout le pays. Le personnel de ces bureaux est également préparé à conseiller et à aider les clients qui se posent des questions au sujet du Régime de pensions et des allocations familiales.

Le maximum de l'allocation mensuelle entière est égal à la pension de SV plus le maximum du SRG selon le taux des personnes mariées. Une allocation partielle est constituée d'un montant égal à 1/40^{e} de la pension de SV pour chaque année de résidence au Canada après l'âge de 18 ans (dix années au moins) plus le maximum du SRG selon le taux des personnes mariées. Le montant, entier ou partiel, de l'allocation au conjoint est réduit de $ 3 pour chaque $ 4 de revenu mensuel que touchent ensemble les deux membres du couple, jusqu'à disparition de la partie équivalant à la pension de SV. Passé ce montant, la partie équivalant au SRG et la prestation de SRG du pensionné sont l'une et l'autre réduites de $ 1 pour chaque $ 4 dollars additionnel du revenu combiné du couple.

L'allocation au conjoint peut être versée à l'étranger pendant les six mois qui suivent le mois où le bénéficiaire ou le conjoint pensionné quittent le Canada, après quoi le versement est suspendu. S'il s'agit d'une absence temporaire, le versement peut être rétabli quand le bénéficiaire de l'allocation et le conjoint pensionné reviennent au pays, pourvu qu'ils satisfassent aux autres conditions d'admissibilité. Si le couple a cessé d'habiter au Canada, le versement peut reprendre seulement quand les intéressés y élisent de nouveau domicile.

Prolongation du versement de l'allocation au conjoint après le décès du pensionné

À compter de novembre 1979, un conjoint qui a droit à l'allocation pour le mois où survient le décès du pensionné conserve ce droit jusqu'à 65 ans, ou jusqu'à ce qu'il se remarie. Le versement dû pour le mois qui suit le décès du pensionné est recalculé en fonction du seul revenu du conjoint survivant. Le versement maximal est réduit de $ 3 pour chaque $ 4 de revenu mensuel touché par le conjoint survivant, jusqu'à disparition de la partie équivalant à la pension de SV (entière ou partielle); la partie équivalant au SRG est ensuite réduite de $ 1 pour chaque $ 2 additionnel de revenu mensuel. Pour toucher le SRG et le montant ordinaire de l'allocation au conjoint, il faut en faire une nouvelle demande chaque année.

SUPPLÉMENT DE REVENU GARANTI (SRG)

Les pensionnés qui bénéficient des prestations de la SV et qui n'ont pas de revenu ou seulement un montant restreint de revenu, en plus de ces prestations peuvent, sur demande, recevoir un supplément complet ou partiel. Le droit en dépend habituellement du revenu touché par le pensionné au cours de l'année précédente, calculé conformément à la Loi de l'impôt sur le revenu. Le maximum du SRG est réduit de un dollar par mois pour chaque deux dollars provenant mensuellement d'une autre source de revenu. Dans le cas d'un couple marié, il est estimé que chacun reçoit la moitié du revenu combiné des deux conjoints. Le SRG est ajouté au chèque de SV du pensionné. Le SRG ne se paie à l'étranger que pendant la période de six mois suivant le mois où le bénéficiaire a quitté le Canada. Lorsqu'il s'agit d'un pensionné résidant au Canada mais temporairement absent, les paiements peuvent reprendre lorsqu'il revient au Canada si les autres conditions d'admissibilité sont remplies. Lorsqu'un pensionné ne réside plus au Canada, les paiements ne peuvent reprendre que lorsqu'il s'y établit de nouveau.

ALLOCATION AU CONJOINT (AAC)

Le conjoint d'un pensionné de la sécurité de la vieillesse peut avoir droit à l'allocation au conjoint s'il est âgé entre 60 et 65 ans et s'il satisfait aux conditions de résidence visant les prestations de SV. Le montant de l'allocation au conjoint est versé en entier ou partiellement, selon le nombre d'années pendant lesquelles le conjoint a résidé au Canada. Ce montant, une fois établi en fonction des années de résidence, est assujetti à un examen du revenu. À compter de janvier 1980, le montant entier de l'allocation au conjoint est versé sur la présentation d'une demande, si le revenu annuel combiné du couple, à l'exclusion de la pension de SV, du SRG ou de cette allocation même, est inférieur à $8 928. Le versement d'une allocation partielle est assujetti à un seuil de revenu plus bas.

Une fois approuvé le versement de la pension, entière ou partielle, les prestations peuvent être touchées indéfiniment à l'étranger si le pensionné a résidé au pays pendant 20 années au moins après l'âge de 18 ans. Autrement, le versement peut être fait seulement pour le mois où le pensionné quitte le pays et pour les six mois suivants, après quoi il est suspendu. Si le pensionné s'absente temporairement, le versement peut être rétabli à son retour au Canada. Par contre, si le pensionné ne réside plus au pays, le versement ne reprendra que quand il y élira de nouveau domicile.

LES ACCORDS INTERNATIONAUX EN MATIÈRE DE SÉCURITÉ SOCIALE

Les modifications apportées à la Loi sur la sécurité de la vieillesse, le 1er juillet 1977, ont permis au programme de la SV de faire l'objet d'accords de réciprocité internationaux en matière de sécurité sociale. Le Canada a conclu, en ce sens, deux accords dont un avec l'Italie et l'autre avec la France. L'accord de réciprocité canado-italien est entré en vigueur le 1er janvier 1979. L'accord canado-français entrera en vigueur au moment de sa ratification par les assemblées parlementaires concernées.

Les accords permettront à des personnes qui résident ou qui ont résidé dans l'autre état signataire d'additionner (ou de totaliser) leurs périodes de résidence dans cet état à celles vécues au Canada afin d'atteindre le minimum exigé pour l'ouverture du droit à la pension de la Sécurité de la vieillesse. La totalisation s'applique également aux personnes qui ont versé des cotisations au régime d'assurance sociale de l'autre état signataire et qui ont déjà résidé au Canada afin de leur permettre d'établir leur droit aux prestations de sécurité sociale de cet autre état.

Lorsque, en vertu de la totalisation, une personne devient admissible à la pension, le montant de Sécurité de la vieillesse payable est déterminé au taux de 1/40 du plein montant de la pension pour chaque année complète de résidence au Canada après l'âge de 18 ans. Les prestations versées par l'autre état signataire sont aussi calculées proportionnellement aux périodes réelles de cotisations versées dans cet état.

SÉCURITÉ DE LA VIEILLESSE (SV)

Champ d'application

Les personnes de 65 ans ou plus peuvent avoir droit à une pension entière ou à une pension partielle, selon leur nombre d'années de résidence au Canada après l'âge de 18 ans.

La pension entière est versée à toutes les personnes qui ont résidé au pays pendant 40 années en tout après l'âge de 18 ans.

La pension entière est aussi versée aux personnes qui avaient 25 ans ou plus le 1er juillet 1977, et qui résidaient au Canada à cette date ou y avaient résidé après l'âge de 18 ans. Dans ce cas, la période de résidence exigée peut se calculer de deux façons:

a) le requérant peut avoir résidé au Canada pendant les dix années qui précèdent immédiatement l'approbation de la demande de pension, ou

b) il peut y avoir été présent, après avoir atteint l'âge de 18 ans et avant que soient écoulées les dix années stipulées en a), pendant des périodes égales à trois fois la durée des absences au cours de cette période de dix ans et, en plus, y avoir résidé pendant une année, au moins, immédiatement avant l'approbation de la demande.

Les personnes de 65 ans ou plus qui n'ont pas droit à la pension entière peuvent toucher une pension partielle, en fonction du nombre d'années complètes de résidence au Canada après l'âge de 18 ans. Le versement au Canada exige dix années au moins de résidence, et le versement à l'étranger, 20 années au moins. Le montant mensuel d'une pension partielle est calculé au taux de 1/40e de la pension entière, pour chaque année complète de résidence au Canada après l'âge de 18 ans.

En plus de satisfaire aux conditions de résidence, les requérants doivent être des citoyens canadiens ou résider légalement au Canada le jour qui précède l'approbation de la demande; ceux qui n'ont plus leur domicile légal au Canada devaient être des citoyens canadiens ou résider légalement au pays le jour précédant celui où ils ont cessé d'y habiter.

Administration

Direction générale des programmes de service social, Santé et Bien-être social Canada

Fonds

Fonds du revenu consolidé.

Dépenses

Déjà, le 5 décembre 1979, 12 101 projets avaient bénéficié de $72 979 772. (Voir le tableau ci-dessous).

Contributions aux Nouveaux horizons du 18 décembre 1972 au 5 décembre 1979

Province	Nombre de projets	Montant approuvé
Terre-Neuve	261	$ 1 385 212
Île-du-Prince-Édouard	115	512 939
Nouvelle-Écosse	378	3 051 041
Nouveau-Brunswick	427	2 733 148
Québec	3 484	19 028 310
Ontario	3 737	24 606 222
Manitoba	652	4 019 275
Saskatchewan	881	3 911 166
Alberta	729	4 862 471
Colombie-Britannique	1 412	8 700 804
T.N.-O. & Yukon	25	169 184
Total	12 101	$72 979 772

Source: Direction générale des programmes de service social, Santé et Bien-être social Canada.

PROGRAMME NOUVEAUX HORIZONS

Historique

Le ministre de la Santé nationale et du Bien-être social annonçait, en juillet 1972, l'autorisation par le Cabinet de créer, à titre d'essai, le programme Nouveaux horizons. En janvier 1975, le Cabinet convenait de recommander que l'on accorde à ce programme le statut permanent et que l'on augmente les contributions annuelles de $4 000 000, portant ainsi le total du montant annuel du budget à $14 000 000.

But

Le programme a été créé premièrement pour atténuer le sentiment d'isolement qui caractérise la vie de beaucoup de personnes âgées. Dans ce but, des subventions sont distribuées afin d'encourager les personnes de l'âge d'or à participer de façon plus active à la planification et à la réalisation de projets au sein desquels ils pourront mettre à profit leurs talents et leurs aptitudes pour l'amélioration de leur condition, celle des personnes âgées et de la collectivité. Pour être admissibles à une subvention, un groupe généralement d'au moins dix volontaires doivent accepter d'agir en tant que directeurs du projet. La majorité des directeurs doivent être plus âgés, avoir quitté le marché du travail de façon permanente et accepter d'assumer la responsabilité de la direction et de la gestion de l'activité proposée.

Nature des projets

Les projets doivent être à but non lucratif et n'apporter aucun avantage commercial à d'autres. Aucun fonds n'est disponible pour rémunérer les directeurs des projets ou les participants ou pour défrayer le transport. Des fonds limités sont disponibles pour des dépenses importantes. Les projets peuvent être financés pour une période allant jusqu'à 18 mois et, possiblement prolongés pour 18 autres mois au cours desquels les fonds accordés diminueraient graduellement.

Les projets financés jusqu'ici sont des catégories suivantes:

a) activités physiques;
b) artisanat;
c) programmes d'ordre historique, culturel et éducatif;
d) services sociaux;
e) services d'information; et
f) centres d'activité.

Administration

Santé et Bien-être social Canada, Direction générale des programmes de la sécurité du revenu. Le programme des Allocations familiales est administré par un réseau de quelques 150 bureaux régionaux, bureaux de district et bureaux locaux, établis dans tout le pays. Ces bureaux fournissent également des conseils et de l'aide relativement à la Sécurité de la vieillesse et au Régime de pensions du Canada.

Financement

Fonds du revenu consolidé

Crédit d'impôt-enfant

Le programme fédéral du Crédit d'impôt-enfant est entré en vigueur en janvier 1979. Son but est de prévoir pour les familles à revenu faible ou moyen, une assistance supplémentaire pour défrayer les dépenses encourues pour élever des enfants. Cette prestation est ajoutée aux allocations familiales et elle est ordinairement payée à la mère.

Le programme est administré par le système de l'impôt sur le revenu. Le crédit pour 1980 est de $218 pour chaque enfant admissible, payable aux familles ayant eu en 1979, un revenu inférieur à $19 620. Il y a une réduction de 5 % de ce montant dans le cas où le revenu familial était supérieur à ce niveau. Le crédit et les niveaux de revenu de base sont majorés annuellement selon l'Index du coût de la vie.

Î.-P.-É.

La Loi de l'Î.-P.-É. sur les allocations familiales (ch. 12, 1974) qui prévoyait un supplément provincial de $10 par mois à l'égard du 5e et de chacun des enfants suivants dans une famille, en plus de la prestation fédérale a été abrogée, en vigueur depuis le 1er janvier 1980.

Bénéficiaires - novembre 1979

Familles - 3 623 335* Enfants - 6 939 924

Source: Direction générale des Programmes de la sécurité du revenu, statistiques du programme des allocations familiales, novembre 1979.

Dépenses fédérales

Année financière 1978-79 - $2 093 019 705

Source: Direction générale des Programmes de la sécurité du revenu, Santé et Bien-être social Canada.

Imposition

Les allocations familiales fédérales sont imposables; cependant, les allocations spéciales, de même que le supplément d'allocations familiales du Québec**, ne le sont pas.

- - -

* Ce chiffre comprend 43 385 comptes d'organismes de placement d'enfants plus 1 518 comptes de parents nourriciers. Chaque compte est considéré comme étant une "famille".

** Ceci s'applique seulement aux enfants de moins de 16 ans, sous le Régime des allocations familiales du Québec. Les allocations payées par la province de Québec pour les enfants ayant 16 et 17 ans sont imposables aux fins de l'impôt sur le revenu fédéral. Les versements provinciaux pour les enfants de moins de 16 ans ne sont pas imposables parce que les lois sur l'impôt provinciales ne prévoient aucune exemption personnelle pour ces enfants.

b) aucune allocation mensuelle n'est inférieure à 60 % du taux fédéral actuel; et

c) le total des paiements dans une province ayant ses propres taux est, dans la mesure du possible, l'équivalent de ce que serait le taux fédéral dans cette province, lorsque la moyenne en est faite sur une période de quatre années consécutives.

Tel qu'indiqué ci-dessous, l'Alberta et le Québec ont choisi cette option et le taux des allocations familiales fédérales payées dans ces provinces est basé sur l'option provinciale.

Le Québec a ses propres allocations familiales. Le Régime provincial des allocations familiales du Québec est financé et géré par la province et suit de près le programme fédéral en ce qui a trait aux critères d'admissibilité.

ALBERTA:	Âge de l'enfant	Taux fédéral payé 1980
	0-6	$16.50
	7-11	20.70
	12-15	27.20
	16-17	30.50

Source: Direction générale des Programmes de la sécurité du revenu, Santé et Bien-être social Canada

QUÉBEC:	Taux fédéral	Taux du supplément provincial
Par famille	1980	1980
1er enfant	$13.08	$ 6.45
2e enfant	19.62	8.63
3e enfant	40.28	10.77
chaque enfant additionnel	50.19	12.92

Le programme fédéral payait aussi un montant mensuel supplémentaire à l'égard de chaque enfant âgé de douze ans et plus. En 1980, il payait $5.45.

Source: Direction générale des Programmes de la sécurité du revenu, Santé et Bien-être social Canada

ALLOCATIONS FAMILIALES

Champ d'application/Admissibilité

Une allocation familiale mensuelle est payée à l'égard d'un enfant à charge de moins de 18 ans, à un père ou une mère (habituellement à la mère) qui réside au Canada, qui entretient l'enfant complètement ou pour une grande part et qui:

a) est un citoyen canadien;
b) est un résident permanent en vertu de la Loi sur l'immigration; ou
c) est un visiteur ou un détenteur de permis en vertu de la Loi sur l'immigration admis au Canada pour une période d'au moins une année, au cours de laquelle le revenu de cette personne est sujet à l'impôt sur le revenu canadien.

Les prestations d'allocations familiales sont aussi payées, en certaines circonstances prescrites, à des résidents du Canada vivant à l'étranger.

Une allocation spéciale est versée à l'égard d'un enfant de moins de 18 ans qui est entretenu par un organisme de bien-être social, un ministère du gouvernement ou un établissement. Dans certains cas le versement se fait directement à un père ou une mère nourricier.

Prestations mensuelles/Indexation

La Loi sur les allocations familiales prévoit un ajustement annuel des taux, en janvier, conformément à l'indice des prix à la consommation.

Taux fédéral des allocations familiales - 1980: $21.80 pour chaque enfant admissible

Taux des allocations spéciales - 1980: $30.51 pour chaque enfant admissible.

Programmes provinciaux, ententes fédérales-provinciales

La Loi fédérale sur les allocations familiales prévoit qu'une loi provinciale peut modifier l'allocation familiale fédérale mensuelle (mais non l'allocation spéciale) qui peut être payée dans cette province, pourvu que:

a) l'allocation est basée seulement sur l'âge d'un enfant, le nombre d'enfants dans la famille, ou les deux;

Bénéficiaires et prestations
Pour le mois de septembre 1979

Type	R.P.C. Bénéficiaires	R.P.C. Prestations (1 000 $)	R.R.Q. Bénéficiaires	R.R.Q. Prestations (1 000 $)
Retraite	705 499	79 393.3	212 867	24 876.0
Invalidité	77 246	14 790.4	19 797	6 081.5
Prestations à un enfant de cotisant invalide	34 527	2 103.5	9 617	360.8
Conjoint survivant	184 812	20 399.5	83 228	13 057.6
Orphelins	103 216	5 692.7	44 796	1 388.1
Décès	3 230[3]	2 902.4	1 441[3]	1 308.5
Pensions combinées	27 506	4 018.5	5 897[1]	-[2]

[1] Les bénéficiaires de pensions combinées sont comptés pour chaque type de prestation reçue; il y en a alors qui sont comptés deux fois.

[2] Le montant des parties constituantes des pensions combinées paraît déjà dans les colonnes appropriées (c.-à-d. les colonnes des pensions de retraite, d'invalidité et de conjoint survivant).

[3] Nombre de prestations de décès payées en un seul versement.

Source: Bulletins statistiques du R.P.C. et du R.R.Q., septembre 1979.

RÉGIME DE PENSIONS DU CANADA ET RÉGIME DE RENTES DU QUÉBEC

Prestations maximales mensuelles commençant en 1980

Type	Montant uniforme R.P.C.	Montant uniforme R.R.Q.	Montant établi selon les gains R.P.C.	Montant établi selon les gains R.R.Q.	Total R.P.C.	Total R.R.Q.
	$	$	$	$	$	$
Retraite			244.44	244.44	244.44	244.44
Invalidité	57.25	146.78	183.33	183.33	240.58	330.11
Enfants et orphelins	57.25	29.00			57.25	29.00
Survivant a) plus de 65 ans			146.66	146.66	146.66	146.66
b) moins de 65 ans	57.25	146.78	91.67	91.67	148.92	238.45
Décès			1310.00	1310.00	1310.00	1310.00

Cotisants et cotisations

	R.P.C. (1977)	R.R.Q. (1976)
Cotisants[1]	7 667 303	2 601 237
Recettes[2]	R.P.C. 1978/79 (en millions de dollars)	R.R.Q. 1978
Cotisations	2 124.1	703.5
Intérêts	1 047.2	443.0
Autres	41.9	0.3
Total	3 213.3	1 146.9

Sources: [1]Cotisants au R.P.C., 1977, Santé et Bien-être social Canada. Bulletin statistique du R.R.Q., juillet 1979

[2]Bulletins statistiques du R.P.C., mars 1979
Rapport annuel du R.R.Q., 1978

Administration

R.P.C. - Le ministre de la Santé nationale et du Bien-être social est chargé de l'application de toutes les parties de la Loi, à l'exception de la Partie I, qui concerne la protection et les cotisations et qui relève du ministre du Revenu national. L'application d'aspects particuliers de l'administration du Régime relève du ministère des Approvisionnements et Services, du ministère des Finances, du Département des assurances et de la Commission de l'assurance-chômage. Le Régime gère aussi un réseau étendu d'environ 150 bureaux régionaux et locaux sous sa juridiction. Ces bureaux fournissent des conseils et de l'aide relativement aux programmes de sécurité de la vieillesse et d'allocations familiales.

R.R.Q. - Le ministère du Revenu du Québec administre les cotisations et établit l'état des cotisants. La Régie des rentes du Québec administre le reste du Régime. La Caisse de dépôt et placement du Québec est responsable de l'investissement du surplus des fonds du Régime de rentes du Québec.

Financement

Les deux régimes sont financés grâce à des cotisations directes et aux intérêts sur le placement des surplus, c'est-à-dire le surplus des cotisations augmenté des intérêts une fois que le paiement des prestations et les frais d'administration sont acquittés.

Une prestation, consistant en un montant fixe et 37,5 % de la pension de retraite réelle ou imputée du cotisant, est payable:

a) à un conjoint survivant âgé de 45 à 64 ans;
b) à un conjoint survivant âgé de moins de 45 ans et qui est invalide, ou qui a des enfants à charge.

Cette prestation fait l'objet d'une réduction proportionnelle quand le conjoint survivant est âgé de 35 à 45 ans, n'est pas invalide et n'a pas d'enfant à charge. Si le conjoint a plus de 65 ans, la prestation est égale à 60 % de la pension de retraite du cotisant. Cette réduction est appliquée en raison de l'admissibilité à la pension de la sécurité de la vieillesse à l'âge de 65 ans, ce qui compense la différence.

5. Prestations d'orphelin

Identique à l'article 3.

6. Prestation de décès

Elle est versée à la succession du cotisant décédé.

Elle consiste en le paiement d'une somme forfaitaire égale à 6 mois de la pension de retraite, jusqu'à un maximum de 10 % du MGAP pour l'année du décès.

7. Pensions combinées

Ce terme se rapporte à la pension de conjoint survivant et à la pension soit de retraite, soit d'invalidité, versées simultanément à la même personne.

N.B. a) Dans le cas des prestations autres que la Pension de retraite, l'admissibilité n'est acquise que si des cotisations ont été versées au Régime pendant les périodes minimales requises.
b) Il faut faire une demande pour toutes prestations et celle-ci doit avoir été acceptée avant qu'une allocation quelconque puisse être versée.

Imposition

Les cotisations sont déductibles du revenu imposable. Les prestations sont imposables.

Indexation

Les prestations sont ajustées chaque année en fonction de l'augmentation de l'indice des prix à la consommation.

Les personnes qui ne répondent pas aux exigences minimales pour l'ouverture du droit aux prestations, en vertu du Régime de pensions du Canada, peuvent additionner les crédits acquis par rapport à l'autre état signataire (l'Italie ou la France) à leurs crédits canadiens afin de déterminer leur admissibilité aux prestations. Il y va de même pour la situation inverse. Les personnes qui n'atteignent pas le minimum exigé pour l'ouverture du droit aux prestations de l'autre état signataire peuvent totaliser leurs crédits canadiens aux crédits acquis dans l'autre pays afin de déterminer leur admissibilité.

Lorsque la totalisation telle que prévue par les accords est utilisée pour permettre de satisfaire aux conditions minimales d'octroi, le montant des prestations est calculé en fonction des périodes réelles de résidence ou de cotisations créditées en vertu des lois de chaque pays.

Prestations

1. Pension de retraite

La pension payable à la retraite s'élève à 25 % de la moyenne ajustée des gains de carrière cotisables. Lors du calcul des prestations, certaines dispositions permettent le retranchement d'un certain nombre de mois de gains modiques ou de gains nuls.

2. Pension d'invalidité

Cette pension est constituée d'un montant fixe et d'un montant calculé en fonction des gains. Ce dernier montant représente 75 % de la pension de retraite imputée et est payable dans le cas d'une invalidité grave et prolongée, à cause de laquelle une personne est régulièrement incapable de détenir une occupation véritablement rémunératrice.

3. Prestation à un enfant de cotisant invalide

Cette prestation consiste en un montant mensuel fixé et est payable à l'égard d'un enfant qui n'est pas marié jusqu'à ce qu'il ait atteint l'âge de 18 ans, ou jusqu'à celui de 25 ans s'il s'agit d'un étudiant. Pour qu'il soit admissible, cependant, un étudiant doit fréquenter l'école sans interruption. S'il doit interrompre ses études pour des raisons qu'il ne peut contrôler, les prestations peuvent continuer à être versées à certaines conditions.

4. Pension de conjoint survivant

Elle est payée au conjoint survivant d'un cotisant.

cohabité pendant au moins trois années consécutives au cours du mariage et une demande doit être faite dans les trois années suivant la dissolution du mariage. En ce qui a trait au Régime de rentes du Québec (R.R.Q.), cette disposition s'applique aux mariages dissous depuis le 1er janvier 1977 et, pour le Régime de pensions du Canada, aux mariages dissous depuis le 1er janvier 1978.

Fonds d'investissement du Régime de pensions du Canada

La législation prévoit l'investissement des fonds supplémentaires recueillis chaque année par le Régime de pensions du Canada, moins les prestations versées et les frais administratifs. Ces fonds supplémentaires sont mis à la disposition des provinces qui n'ont pas leur propre régime de pension compréhensif pour investissement en vertu d'une formule fondée sur le rapport entre les cotisations provinciales et l'ensemble des cotisations au Régime.

Les accords internationaux en matière de sécurité sociale*

L'article 109 du Régime de pensions du Canada permet la ratification d'accords de réciprocité internationaux en matière de sécurité sociale. Le Canada a déjà signé deux de ces accords: l'accord canado-italien qui est entré en vigueur le 1er janvier 1979 et l'accord canado-français qui entrera en vigueur au moment de sa ratification par les assemblées parlementaires concernées.

Des dispositions visant à éviter la double couverture ainsi que des règles voulant que la couverture, en vertu des régimes d'un pays ou de l'autre, soit assurée aux personnes admissibles, font partie des accords.

Les prestations du Régime de pensions du Canada touchées par les accords sont les prestations d'invalidité, de survivants et de décès. La pension de retraite ne sera pas touchée par les accords étant donné qu'une seule cotisation valable au Régime suffit pour qu'une pension correspondant au montant des cotisations soit versée. Il n'est pas nécessaire d'utiliser les périodes de cotisations italiennes (ou françaises) pour déterminer l'ouverture du droit à la pension de retraite. Cependant, les périodes de cotisations au Régime de pensions du Canada ou de résidence au Canada peuvent être considérées pour l'ouverture du droit à des prestations de vieillesse en vertu des lois de l'autre état signataire.

---

*Pour de plus amples informations, veuillez vous référer au Programme de la Sécurité de la vieillesse à la page 19.

LOI SUR LE RÉGIME DE PENSIONS DU CANADA, 1965 (telle que modifiée) et LOI SUR LE RÉGIME DE RENTES DU QUÉBEC, 1965 (telle que modifiée)

Champ d'application

En général, les Régimes font partie intégrante du système de sécurité sociale au Canada et sont le véhicule par lequel des millions de membres de la population active canadienne acquièrent et conservent, au cours de leurs années productives, une protection pour eux-mêmes et leurs familles contre la perte de revenu due à la retraite, à l'incapacité ou au décès, indépendamment du lieu où leur emploi peut les conduire au Canada ou, dans certaines circonstances, à l'étranger.

Le Régime de pensions du Canada (R.P.C.) n'est pas en vigueur au Québec parce que cette province a usé de son privilège constitutionnel pour créer un régime de rentes provincial semblable, qu'elle administre elle-même, au lieu d'avoir opté pour le R.P.C.

Cotisations

Le salarié paie 1,8 % de ses gains cotisables. En 1980, les premiers $1 300 de gains sont exclus et le maximum des gains cotisables est fixé à $13 100. L'employeur verse des cotisations équivalentes. Les cotisations du travailleur autonome s'élèvent à 3,6 % de ses gains selon les mêmes limites. La limite inférieure se nomme l'exemption de base de l'année (EBA) et la limite supérieure, le maximum des gains annuels ouvrant droit à pension (MGAP).

A partir de janvier 1976, et au début de chaque année subséquente, le maximum des gains annuels ouvrant droit à pension sera augmenté de 12,5 % jusqu'à ce qu'il rattrape les gains moyens des travailleurs canadiens, représentés par l'indice industriel des salaires et traitements hebdomadaires publié par Statistique Canada. Par la suite, le MGAP augmentera annuellement en rapport avec la moyenne de l'indice industriel. L'EBA est fixée à 10 % du MGAP.

Les droits à une pension, acquis par un des conjoints ou par les deux au cours de leur mariage, peuvent être divisés également entre eux lors de la dissolution du mariage, c'est-à-dire lors d'un divorce ou d'une dissolution légale. Les époux doivent avoir

Nombre de personnes assistées en vertu du Régime d'assistance publique du Canada au 31 mars 1978

Province	Services à l'enfance	Assistés sociaux	Adultes dans les établissements de soins spéciaux	Total
Terre-Neuve	3 305	53 813	2 658	59 776
Île-du-Prince-Édouard	282	8 329	1 167	9 778
Nouvelle-Écosse	2 178	49 762	3 793	55 733
Nouveau-Brunswick	2 200	63 432	4 215	69 847
Québec	30 938	464 503	23 647	519 088
Ontario	13 615	356 324	44 139	414 078
Manitoba	2 811	52 489	1 173	56 473
Saskatchewan	2 638	41 363	7 986	51 987
Alberta	10 474	85 060	12 186	107 720
Colombie-Britannique	10 415	140 962*	8 181	159 558
T.N.-O. et le Yukon	1 100*	5 639	S.O.	6 739
Total	79 956	1 321 676	109 145	1 510 777

* Les dernières statistiques ne sont pas encore disponibles; estimations.

Source: Régime d'assistance publique du Canada, Santé et Bien-être social Canada.

Paiements fédéraux aux provinces en vertu du Régime d'assistance publique du Canada, par programme, année financière 1977-78

Province	Assistance générale	Foyers de soins spéciaux	Bien-être à l'enfance	Soins médicaux	Services de bien-être	Adaptation au travail partie III	Total
			- en milliers de dollars -				
Terre-Neuve	24 991	8 670	1 593	1 813	2 748	221	40 036
Î.-P.-É.	4 690	678	238	145	1 622	8	7 381
Nouvelle-Écosse	31 600	6 787	1 746	238	7 171	96	47 638
Nouveau-Brunswick	39 858	4 073	1 135	1 311	4 740	(30)	51 087
Québec*	351 783	140 687	21 627	14 090	61 000	299	589 486
Ontario	278 549	30 796	29 630	2 469	53 568	657	395 669
Manitoba	28 050	5 554	7 463	2 023	9 952	1 409	54 451
Saskatchewan	32 462	9 458	2 539	1 221	10 123	7	55 810
Alberta	75 754	15 711	8 356	1	15 323	318	115 463
Colombie-Britannique	123 349	35 206	1 113	6 671	32 371	179	198 889
T.N.-O.	1 825	1 631	171	23	1 296	-	4 946
Yukon	389	44	146	-	346	-	925
TOTAL	993 300	259 295	75 757	30 005	200 260	3 164	1 561 781

* Montants versés au Québec par le ministère des Finances en vertu de la Loi de 1977 sur les ententes financières fédérales-provinciales et le financement des programmes établis.

En plus des personnes nécessiteuses, telles que définies par le Régime, le gouvernement fédéral peut contribuer aux coûts des organismes qui fournissent des services de bien-être social aux personnes qui seraient probablement dans le besoin si ces services ne leur étaient pas fournis. Le montant des subventions fédérales est proportionnel au nombre de personnes admissibles tel que déterminé par l'utilisation d'une évaluation du revenu ou d'un niveau de revenu prédéterminé pour des familles de diverses tailles.

Prestations

Les taux d'assistance sociale sont déterminés par les autorités provinciales.

Dépenses

Année financière 1978-79, part fédérale -$1 683 784 000

Source: Direction générale du Régime d'assistance publique du Canada, Santé et Bien-être social Canada.

Imposition

Les prestations de bien-être social ne sont pas imposables.

Indexation

Aucune indexation systématique n'existe. Cependant, certaines provinces ajustent, de temps en temps, les taux d'assistance sociale en fonction de certains indicateurs économiques.

Les taux d'assistance sociale du Québec sont indexés au début de chaque année selon le taux de changement de l'indice des rentes du Québec.

Administration

Santé et Bien-être social Canada

Financement

Fonds du revenu consolidé. Des arrangements spéciaux ont été conclus pour le Québec en vertu de la Loi de 1977 sur les ententes financières fédérales-provinciales et le financement des programmes établis.

e) des soins dans des établissements de bien-être social, par exemple dans les foyers pour personnes âgées, les maisons de repos, les établissements de soins à l'enfance et les établissements pour handicapés physiques et mentaux; et

f) les frais de subsistance d'enfants confiés aux soins des autorités du bien-être social, par exemple dans les foyers nourriciers, les foyers nourriciers de groupe ou les soins en établissement.

Les services de bien-être social dont le Régime d'assistance publique du Canada prévoit le partage, à la demande des ministères provinciaux de Service social, comprennent:

a) les services de réadaptation, tels l'évaluation et le counselling aux chômeurs chroniques, la formation pour se débrouiller dans les activités quotidiennes, les services d'orientation et de placement, les centres d'activités et de réalisations dont le but est de satisfaire les besoins spéciaux des personnes qui pourraient se trouver isolées socialement, surtout les personnes âgées et les déficients mentaux;

b) les services de traitement des cas, de counseling, d'évaluation et d'orientation pour les individus et les familles;

c) les services de bien-être à l'enfance y compris la protection, les soins nourriciers, les services d'adoption et les services de prévention pour les enfants dans le foyer;

d) les services de garderie pour les enfants de parents qui travaillent et pour d'autres enfants ayant des besoins sociaux et émotionnels, offerts sous les auspices de volontaires ou en tant que services publics;

e) les services d'auxiliaires familiales, les services au foyer, et d'autres services servant d'appui aux familles sans ressource dans des périodes d'urgence ou permettant aux personnes âgées ou frappées d'incapacité de mener une vie communautaire indépendante;

f) les services d'information et d'orientation afin d'assurer l'accessibilité aux services sociaux;

g) les services de développement communautaire destinés à fournir un personnel ressource à des communautés sans ressource ou à des populations cibles afin qu'elles puissent améliorer leur situation sociale et économique;

h) la recherche, la consultation et l'évaluation ayant trait aux programmes de bien-être social; et

i) les services administratifs relatifs à l'un ou l'autre des services mentionnés ci-dessus ou à la prestation d'assistance sociale.

LE RÉGIME D'ASSISTANCE PUBLIQUE DU CANADA

Champ d'application

En vertu d'accords conclus avec les provinces, le gouvernement fédéral paie aux provinces 50% des coûts:

a) de l'assistance aux personnes nécessiteuses;
b) des services de bien-être social fournis aux personnes nécessiteuses ou susceptibles de devenir nécessiteuses si elles ne reçoivent pas de tels services; (les services de bien-être social sont ceux qui ont pour objet d'atténuer, de supprimer ou de prévenir les causes et les effets de la pauvreté, du manque de soins à l'égard des enfants, ou de la dépendance de l'assistance publique); et
c) des projets d'adaptation au travail qui sont destinés à améliorer l'aptitude à l'emploi des personnes qui éprouvent des difficultés inusitées à trouver ou à conserver des emplois ou à entreprendre une formation à l'emploi.

Il incombe aux provinces de définir le "besoin", qui est déterminé d'après la méthode du "déficit budgétaire", c'est-à-dire la différence entre les besoins d'un requérant et son revenu et ses moyens.

L'assistance comprend les paiements aux personnes nécessiteuses en vue de fournir:

a) des besoins fondamentaux, par exemple la nourriture, le logement, le vêtement, le combustible, les services d'utilité publique, les fournitures ménagères et les services répondant aux besoins personnels;
b) des objets qui répondent à des besoins spéciaux (pour la sécurité, le bien-être ou la réadaptation d'une personne nécessiteuse), par exemple des réparations ou des modifications essentielles à la propriété; des outils, du matériel, des permis, etc., qui sont nécessaires pour obtenir un emploi; des articles requis par des invalides;
c) des services de soins non compris dans les programmes universels de soins;
d) certains services de bien-être social dont l'acquisition est faite par un organisme approuvé par une province ou à la demande d'un tel organisme;

TABLE DES MATIÈRES

Loi sur le Régime d'assistance publique du Canada 1

Loi sur le Régime de pensions du Canada et le Régime de rentes du Québec 6

Allocations familiales 13

Nouveaux horizons 17

Loi sur la sécurité de la vieillesse, supplément de revenu garanti et allocation au conjoint 19

Réadaptation professionnelle des invalides 25

Emploi et Immigration Canada 29

Loi sur l'assurance-chômage 42

Indemnisation des accidentés du travail 48

Le Précis a été mis au point par l'Unité de diffusion de l'information de Santé et Bien-être social Canada. Les demandes d'exemplaires, les suggestions ou les commentaires doivent être adressés au: Chef, Unité de diffusion de l'information, Direction générale de la politique, de la planification et de l'information, pièce 1442, Immeuble Brooke Claxton, Parc Tunney, Ottawa K1A 0K9. (tél. (613) 995-1197)

juillet 1980

INTRODUCTION

Le gouvernement canadien a mis en oeuvre un grand nombre de programmes de sécurité sociale et il est parfois difficile de se renseigner à leur sujet. Cette brochure a donc été rédigée pour faciliter l'accès à une importante documentation sur les principales caractéristiques de certains programmes.

L'information contenue dans cette brochure donne un aperçu des programmes de sécurité sociale au Canada. Pour une description plus complète de ces programmes et de ceux qui ne sont pas traités ici, il faut se reporter aux documents de référence publiés par les ministères concernés.

J'engage le public à lire ces publications. Mon Ministère recevra avec plaisir les propositions susceptibles d'améliorer cette brochure.



Monique Bégin
Ministre de la Santé nationale
et du Bien-être social
30/VII/80

précis sur les programmes de SÉCURITÉ SOCIALE

Publication autorisée par
le ministre de la Santé nationale
et du Bien-être social

Canada

Government
Publications

précis sur les programmes de SÉCURITÉ SOCIALE

Santé et Bien-être social Canada
Health and Welfare Canada

CA1
HW170
-B12

For 1982 edition,

please see CRI/MICROLOG

microfiche,

CA7
MM
-P67
mfe

#83-01292

CA1
HW 170
-B12

Canada

January 1985

basic facts on SOCIAL SECURITY PROGRAMS

Health and Welfare Canada
Santé et Bien-être social Canada

January 1985

basic facts on SOCIAL SECURITY PROGRAMS

Published by authority
of the Minister of
National Health and Welfare



© Minister of Supply and Services Canada 1985
Cat. No. H76-51/1985
ISBN 0-662-53549-9

INTRODUCTION

The Government of Canada administers a wide range of social security programs, and information about them is not always readily accessible. This booklet is intended to provide important facts and figures on the basic features of selected programs.

This information offers an overview of social security in Canada. More exhaustive descriptions of these programs and of programs not chosen for the present booklet are available in other source documents published by the sponsoring department.

I encourage readers to consult these publications, and I welcome suggestions which would help make this booklet more appropriate to their needs.



Jake Epp
Minister of National
Health and Welfare

This booklet is prepared by the Information Dissemination and Management Services Division of the Department of National Health and Welfare. Requests for copies, comments or suggestions should be addressed to the Chief, Information Resources, Information Dissemination and Management Services Division, Policy, Planning and Information Branch, Room 1442, Brooke Claxton Building, Tunney's Pasture, Ottawa K1A 0K9 (Tel. (613) 990-8511).

January 1985

TABLE OF CONTENTS

Canada Assistance Plan 1

Canada Pension Plan
and Quebec Pension Plan 7

Family Allowances 15

New Horizons 19

Old Age Security, Guaranteed
Income Supplement and
Spouse's Allowance 21

Vocational Rehabilitation of
Disabled Persons 27

Canada Employment and
Immigration Commission 30

Unemployment Insurance 43

Workers'/Workmen's Compensation 48

CANADA ASSISTANCE PLAN (CAP)

Coverage

Under agreements with the provinces and territories, the federal government shares 50% of the costs incurred by provinces* and municipalities in providing:

- assistance to persons in need;
- welfare services to persons who are in need or likely to become in need unless such services are provided; and
- work activity projects which are designed to improve the employability of persons who have unusual difficulty in finding or retaining jobs or in undertaking job training.

Benefits/Eligibility

"Assistance" includes aid to persons in need for:

- basic requirements, i.e., food, shelter, clothing, fuel, utilities, household supplies and personal requirements;
- items incidental to carrying on a trade or other employment (e.g., permits, tools or other equipment) and items necessary for the safety, well-being or rehabilitation of a person in need (e.g., essential repairs or alterations to property, items required by disabled persons);
- certain welfare services (e.g., day care) purchased by, or at the request of, a provincially approved agency;
- care in homes for special care, e.g., homes for the aged, nursing homes, child care facilities and hostels for battered women and children. (Since April 1, 1977, the major portion of federal costs related to long-term residential care for adults has been subsumed under the Extended Health Care Services Program of the Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act.);

---

* The term "provinces" includes the territories unless otherwise specified.

- certain health care costs (e.g., drugs, dental care) if they are not covered under universal health care programs of the provinces or are not block funded under the Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act; and
- the cost of maintaining children in foster homes.

"Persons in need" under the Plan are:

- persons who, regardless of the cause of their need, are unable to provide adequately for themselves and/or their dependents. (Eligibility is based on a needs test established by the province which takes into account the applicant's budgetary requirements and the income and resources available to meet such requirements);
- children who are in the care of a child welfare authority; and
- foster children.

Under the CAP Agreement, a province may not require a period of residence in the province or in Canada as a condition of eligibility for assistance. The Agreement also requires that a province establish, by law, a procedure for appeals from decisions with respect to applications for, or the granting of, assistance.

"Welfare services" means services having as their object the lessening, removal or prevention of the causes and effects of poverty, child neglect or dependence on public assistance and include:

- day care services for children;
- homemaker, home support, and similar services to support individuals and families in emergency situations or as an aid to independent living in the community for the elderly and the disabled;
- casework, counselling, assessment and referral services (includes services for children who are in need of protection because of abuse and/or neglect and preventive services to children in their own home);
- adoption services;
- rehabilitation services including services to the chronically unemployed (e.g., life skills training, referral and job placement services) and services to meet the special needs of persons at risk of being socially isolated, with particular emphasis on the aged and the physically and mentally disabled;

- community development services designed to encourage and assist members of deprived communities to participate in improving the social and economic conditions of their community;
- consulting, research, and evaluation services with respect to welfare programs; and
- administrative services relating to the delivery of assistance and welfare services programs.

CAP shares in staff costs (such as salary, travel and training) of welfare services provided to eligible clientele by the province or by provincially approved non-profit agencies.

Eligible clientele are "persons in need" or "persons who are likely to become in need unless such services are provided". Likelihood of need is usually determined on the basis of an income test.

Work Activity Projects

Agreements under the Plan are in place with all provinces but not with the territories. Work activity projects are designed to improve participants' motivation and capacity to work and to prepare them for entry or return to employment.

Taxation

Assistance benefits are not subject to income tax.

Administration

Health and Welfare Canada, Social Service Programs Branch, Canada Assistance Plan Directorate.

Expenditures

Fiscal Year 1983-84, Federal Share - $3 642 901 000. (See Table, p. 5)

Source: Canada Assistance Plan Directorate,
Health and Welfare Canada.

Funding

Consolidated Revenue Fund and, for Quebec, the Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act.

Federal Payments to the Provinces and Territories under the Canada Assistance Plan, by Component, during the Fiscal Year 1983-84

Province	General Assistance	Homes for Special Care	Health Care	Child Welfare	Welfare Services	Work Activity Projects	Total
	($000's)	($000's)	($000's)	($000's)	($000's)	($000's)	($000's)
Newfoundland	44 584	8 882	5 950	3 641	8 027	194	71 278
Prince Edward Island	9 805	2 018	395	345	3 990	-	16 553
Nova Scotia	62 272	10 497	990	1 745	17 192	354	93 050
New Brunswick	87 307	8 465	3 185	1 215	11 506	-	111 678
Quebec	931 715	214 043	57 358	26 581	169 275	82	1 399 054
Ontario	601 893	48 146	5 221	83 423	89 988	2 199	830 870
Manitoba	59 803	9 581	3 192	11 342	23 149	1 804	108 871
Saskatchewan	82 217	21 540	1 306	3 550	33 769	157	142 539
Alberta	200 660	35 755	-	34 494	54 864	247	326 020
British Columbia	384 856	29 122	19 583	7 104	90 043	486	531 194
N.W.T	4 844	1 641	111	628	2 929	-	10 153
Yukon	904	29	-	137	571	-	1 641
Total	2 470 860	389 719	97 291	174 205	505 303	5 523	3 642 901

Note: These amounts reflect the payments made to provinces for claims submitted during the fiscal year and may include costs incurred in previous years.

Source: Canada Assistance Plan Directorate, Health and Welfare Canada.

Number of Persons Assisted under the Canada Assistance Plan as of March 31, 1984*

Province	Assistance Recipients	Persons in Homes for Special Care		Children In Care
		Adults	Children	
Newfoundland	53 300	1 050	800	2 500
Prince Edward Island	9 800	300	100	200
Nova Scotia	67 500	2 000	1 400	1 900
New Brunswick	68 600	2 150	1 000	1 900
Quebec	705 900	5 600	14 250	17 100
Ontario	484 600	23 750	12 000	11 400
Manitoba	59 200	3 550	3 300	2 300
Saskatchewan	63 700	2 500	1 100	2 300
Alberta	117 100	6 200	3 450	4 900
British Columbia	257 100	10 000	4 300	7 700
N.W.T.	7 000	50	150	400
Yukon	1 100	50	100	100
Total	1 894 900	57 200	41 950	52 700

* All figures are estimates. It should be noted that provincial definitions differ and the resulting numbers are not comparable. In addition, approximately 500 000 persons benefited from welfare services cost-shared under CAP.

Note: Care should be taken in using these figures since individuals may appear in more than one category and totalling categories would therefore result in double counting.

Source: Canada Assistance Plan Directorate, Social Service Programs Branch, and Information Systems Directorate, Policy, Planning and Information Branch, Health and Welfare Canada.

Coverage

Generally speaking, the Plans are an integral part of Canada's social security system, serving as the vehicle whereby millions of members of the Canadian labour force acquire and retain, during their productive years, protection for themselves and their families against loss of income due to retirement, disability or death, regardless of where their employment may take them in Canada, and under certain circumstances, outside Canada.

The Canada Pension Plan (CPP) does not operate in Quebec because this province exercised its constitutional prerogative to establish a similar provincial pension plan to operate in lieu of CPP.

Coverage For Spouses Working in Family Businesses

Effective with the 1980 taxation year, spouses working in small businesses such as family farms, fishing operations and neighbourhood stores may qualify for protection under the Canada Pension Plan as a result of amendments to the Plan paralleling a change to the Income Tax Act whereby the salary paid to a spouse may be deducted from the gross income of the business. The portion of the spouse's salary which exceeds the Year's Basic Exemption is automatically considered pensionable earnings for the purposes of the Canada Pension Plan. This means that many spouses can participate in the Plan in their own right and thus, obtain protection under the Plan. (A similar provision is included in the Quebec Pension Plan.)

Contributions

Employees pay 1.8% of contributory earnings. In 1985, this excludes the first $2 300 of earnings and the maximum earnings on which contributions can be made is $23 400. These contributions are matched by the employer. Self-employed persons contribute 3.6% on the same earnings range. The lower limit is known as the Year's Basic Exemption (YBE), the upper limit is the Year's Maximum Pensionable Earnings (YMPE).

Effective January 1976, and at the beginning of each subsequent year, the YMPE will be increased by 12.5% until it catches up to the average earnings of Canadian workers as currently represented by the Industrial Composite of weekly wages and salaries published by Statistics Canada. Thereafter, the YMPE will increase annually in line with average wage increases. The YBE is fixed at 10% of the YMPE.

Division of Pension Credits

Pension credits earned by one or both spouses during their years of marriage may be divided equally between them upon marriage dissolution, that is, upon divorce or legal annulment. The spouses must have cohabited for at least three consecutive years during the marriage, and application must be made within 36 months of marriage dissolution. This provision applies to marriages dissolved on or after January 1, 1977, for the Quebec Pension Plan (QPP) and on or after January 1, 1978, for the Canada Pension Plan. (Note: a general waiver clause in a separation agreement or court order in which both spouses agree to waive their respective rights to further property claims, may affect the entitlement of a spouse to obtain a division of CPP pension credits.)

Canada Pension Plan Investment Fund

The legislation provides for the investment of the excess funds collected annually by the Canada Pension Plan, less the benefit payments and administrative costs. These excess funds are made available to provinces for investment under a formula based on the ratio of the provinces' contributions to total contributions to the Plan.

International Social Security Agreements*

Section 109 of the Canada Pension Plan authorizes the inclusion of the Plan in reciprocal Social Security Agreements. The agreements now in force and their effective dates are as follows: France - March 1, 1981; Greece - May 1, 1983; Italy - January 1, 1979; Jamaica - January 1, 1984; Portugal - May 1, 1981;

---

* For additional information, please refer to the Old Age Security program, page 21.

United States - August 1, 1984. An agreement with Belgium was signed in May 1984 and will come into force when it has been ratified by both countries.

Provisions designed to avoid duplication of coverage are included in the agreements. In addition, the agreements contain rules designed to ensure that no one is left without coverage and that eligible persons may contribute under the plan of one country or the other.

The CPP benefits affected by the agreements are the Disability, the Survivor's and the Death benefits. The CPP retirement pension does not fall within the scope of the agreements since it is payable if a person has made one valid contribution to the Plan. It is not necessary, therefore, to use periods of contribution in the other country to determine eligibility for the retirement pension. However, periods of contribution to the Canada Pension Plan or residence in Canada may be used to determine eligibility for old age benefits under legislation of the other reciprocating country.

Where persons do not meet the minimum eligibility requirements for benefits under the Canada Pension Plan, they may add (or totalize) the credits they have earned under the social security system of the other reciprocating state to their Canadian credits in order to establish eligibility for benefits. The reverse is also true. Persons who do not meet the minimum eligibility requirements for benefits of the other state may add their Canadian credits to their credits in the other country to establish their eligibility.

Where the totalization provisions of the agreements are used to determine eligibility for benefits, the amount of benefit paid by each of the two countries is calculated in proportion to the actual credited periods under its legislation.

Benefits

1. Retirement Pension

The retirement pension payable is 25% of average adjusted contributory career earnings. When calculating benefits, there are general provisions which allow a person to drop out a certain number of months of low or zero earnings. In addition, there is a special child-rearing drop out provision which is designed to

ensure that a CPP contributor who remains at home to care for young children will not be penalized for that period during which he or she has low or zero earnings. The provision protects eligibility for and the level of CPP benefits earned by such a contributor before, during and after the period devoted to raising young children. The child-rearing drop-out allows for the exclusion from the CPP benefit calculation of months of low or zero earnings which occur in a period after January 1, 1966 when a person had a child under age 7 in his or her care and was in receipt of Family Allowances benefits in respect of such a child.

The provision is in effect from January 1, 1978. This means that drop-out periods are taken into account back to the beginning of the Plan in 1966 for the purpose of computing benefits which become payable from 1978 on.

Under the Quebec Pension Plan, it is possible to receive a retirement pension at any time after the age of 60. The monthly amount of the pension depends on the age of the retired person at the time pension payments begin, reduced by 1/2% for each month before the person's 65th birthday, or increased by 1/2% for each month after the person's 65th birthday. This adjustment ends once the person reaches age 70.

2. Disability Pension

This consists of a flat rate portion and an earnings-related portion of 75% of the imputed Retirement Pension. It is payable in the case of a severe and prolonged disability, as a result of which the person is incapable of regularly pursuing any substantially gainful occupation. Under the Quebec Pension Plan, the definition of disability has been relaxed for contributors aged between 60 and 64.

3. Disabled Contributor's Child Benefit

This consists of a fixed monthly amount and is payable on behalf of an unmarried child up to the age of 18, or up to the age of 25 in the case of a student. However, in order that he be eligible, the student must attend school without interruption. If schooling is interrupted for reasons beyond his control, the benefits may continue to be paid under certain conditions.

4. Survivor's Pension

This is paid to the surviving spouse of a contributor.

A benefit consisting of a flat rate portion and 37.5% of the contributor's actual or imputed Retirement Pension is payable to:

a) a surviving spouse aged 45 - 64;
b) a surviving spouse under 45 who is disabled or has dependent children.

There is a prorated reduction in this benefit when the surviving spouse is between the ages of 35 and 45, is not disabled and has no dependent children. If the spouse is over 65, the benefit is equal to 60% of the contributor's Retirement Pension.

Under the Quebec Pension Plan, an increased monthly pension is paid to surviving spouses between the ages of 55 and 64. Also, the surviving spouse's pension continues to be paid to persons who remarry.

5. Orphan's Benefits

Same as item 3.

6. Death Benefit

This is paid to the estate of the deceased contributor.

It consists of a lump-sum payment equal to 6 months' Retirement Pension up to a maximum of 10% of the YMPE for the year of death.

7. Combined Pension

Refers to a surviving spouse's pension and a retirement or disability pension paid simultaneously to the same person.

N.B.

a) Eligibility for benefits other than the Retirement Pension is subject to the contributor having made contributions to the Plan for specified minimum qualifying periods.
b) Applications must be made for all benefits and approved before entitlement to the benefits exists.

Taxation

Contributions are deductible for income tax purposes. Benefits are taxable.

Indexing

Benefits are adjusted annually to fully reflect increases in the Consumer Price Index (CPI).

Administration

CPP - The Minister of National Health and Welfare is responsible for the administration of all parts of the Act with the exception of Part 1. The Department maintains an extensive network of some 150 regional, district and local offices throughout its jurisdiction. These offices also provide advice and assistance on matters relating to the Old Age Security and Family Allowances programs.

Administration of Part 1 of the Act, which concerns coverage and contributions, comes under the jurisdiction of the Minister of National Revenue. Other aspects of the Plan's administration have been assigned to the Department of Supply and Services, the Department of Finance, the Department of Insurance, and the Unemployment Insurance Commission.

QPP - The Department of Revenue of Quebec administers contributions and contributory status. The Quebec Pension Board administers the remainder of the Plan. The Quebec Deposit and Investment Fund is responsible for the investment of excess QPP funds.

Funding

Both plans are funded through direct contributions and interest on the investment of excess funds. These are the surplus of contributions and the interest after the benefit payments and the administrative expenses have been met.

CANADA PENSION PLAN and QUEBEC PENSION PLAN
Maximum Monthly Benefits Commencing in 1985

	CPP	QPP	TOTAL CPP	TOTAL QPP
	$	$	$	$
RETIREMENT	435.42	435.42	435.42	435.42
DISABILITY				
- Flat-Rate	87.56	224.40		
- Earnings-Related	326.57	326.57	414.13	550.90
SURVIVOR'S				
- 65 and over (Earnings-Related)	261.25	261.25	261.25	261.25
- 55 - 64				
i. Flat-Rate	87.56	287.10		
ii. Earnings-Related	163.28	163.28	250.84	450.38
- Under 55				
i. Flat-Rate	87.56	224.40		
ii. Earnings-Related	163.28	163.28	250.84	387.68
CHILDREN AND ORPHANS (Flat-Rate)	87.56	29.00	87.56	29.00
DEATH (Lump Sum)	2 340.00	2 340.00	2 340.00	2 340.00

Contributors and Contributions

	CPP (1982)	QPP (1982)
Contributors	8 485 112	2 743 918

Source: CPP Contributors 1982, Health and Welfare Canada.
Perspectives statistiques, Régie des Rentes du Québec, Vol. 2, 1982.

Revenues	CPP 1982-83	QPP 1982-83
	(million dollars)	
Contributions	3 446.4	1 013.6
Interest	2 106.7	913.7
Other	129.2	0.4
Total	5 682.3	1 927.7

Source: CPP Statistical Bulletin, December 1983.
Perspectives statistiques, Régie des Rentes du Québec, Vol. 2, 1982.

Beneficiaries and Benefits
For the month of October 1984

Type	CPP Beneficiaries	CPP Benefits $ M	QPP Beneficiaries	QPP Benefits $ M
Retirement	1 054 296	228.5	349 595	76.4
Disability	125 254	41.1	35 269	18.1
Disabled Contributor's Child Benefit	40 884	4.3	10 486	0.4
Orphans'	88 179	8.1	36 667	1.2
Surviving Spouse	357 605	55.5	140 785	34.7
Death	4 320	6.7	1 199	1.9
Combined Pensions	(84 799)[1]	(22.8)[2]	(21 430)[1]	(N.A.)

1 Recipients of combined pensions are counted for each type of benefit received; thus there is some double-counting.

2 The actual amount of the components of combined pensions has already been shown in the appropriate columns (i.e., in the Retirement, Disability and Surviving Spouse Pensions columns).

Source: CPP and QPP Statistical Bulletins, October 1984.

FAMILY ALLOWANCES (FA)

Coverage/Eligibility

A monthly Family Allowance is paid on behalf of a dependent child under the age of 18, to a parent (usually the mother) who is a resident of Canada, who wholly or substantially maintains the child, and who is:

a) a Canadian citizen; or
b) a permanent resident under the Immigration Act; or
c) a visitor or a holder of a permit under the Immigration Act admitted to Canada for a period of not less than one year during which that person's income is subject to Canadian Income Tax.

FA benefits are also paid under certain prescribed circumstances to residents of Canada living abroad.

A Special Allowance is paid on behalf of a child under the age of 18 who is maintained by a welfare agency, a government department or an institution. In some cases, payment is made directly to a foster parent.

Monthly Benefits/Indexation

The FA Act provides for annual escalation of benefits in January on the basis of the Consumer Price Index.

1985 FA Federal rate: $31.27 per eligible child
1985 Special Allowances rate: $46.65 per eligible child

Provincial Programs, Federal-Provincial Arrangements

The federal Family Allowances Act specifies that a provincial legislature may vary the monthly federal FA (but not the Special Allowance) payable within that province, provided that:

a) the Allowance is based only on the age of a child, the number of children in a family, or both;
b) no monthly Allowance is less than 60% of the current federal rate; and

c) total payments in a province with its own rates are, as far as is practicable, when averaged over four consecutive years, the same as if the federal rate had been in effect.

As indicated below, Alberta and Quebec have exercised this option and the rate of federal Family Allowances paid in those provinces is based on the provincial option.

Quebec also has its own provincial family allowances. The Quebec Provincial Family Allowance Plan is financed and administered provincially and closely follows the federal program in terms of its eligibility criteria.

ALBERTA:

Age of Child	Federal Rate Paid 1985
0-6	$24.50
7-11	30.00
12-15	39.80
16-17	45.00

Source: Income Security Programs Branch, Health and Welfare Canada.

QUEBEC:

Per Family	Federal Rate 1985	Provincial Supplement Rate 1985
1st child	$18.77	$ 7.90
2nd child	29.81	10.55
3rd child	72.55	13.18
4th and each additional child	72.55	15.80

As well, the federal program pays an additional monthly amount on behalf of each child 12 years of age and over. In 1985 this amount is $7.67.

Source: Income Security Programs Branch, Health and Welfare Canada.

Recipients - October 1984

Families - 3 631 144* Children - 6 590 018

Source: Income Security Programs Branch,
Family Allowances program statistics,
October 1984.

Expenditures - Federal

Fiscal year 1983-84 - $2 326.6 M

Source: Income Security Programs Branch,
Health and Welfare Canada.

Taxation

The federal Family Allowance is taxable; however the Special Allowance, and Quebec's Family Allowance Supplement**, are not.

Administration

Health and Welfare Canada, Income Security Programs Branch. The Family Allowances program is administered through a network of some 150 regional, district and local offices across the country. These offices also provide advice and assistance on matters relating to Old Age Security and the Canada Pension Plan.

Funding

Consolidated Revenue Fund.

---

* This figure includes 34 129 child-placing agency accounts plus 605 foster accounts. Each account is considered to be a "family".

** This is true only for children less than age 16 under the Quebec Family Allowance Plan. Allowances paid by the Province of Quebec for 16 and 17 year-old children are taxable income for federal income tax purposes. Provincial payments for children under 16 are not taxable because there is no personal exemption allowed for these children under provincial tax laws.

CHILD TAX CREDIT

A Federal Child Tax Credit program became effective in January 1979. It was designed to provide additional assistance in meeting the costs of raising children in low to middle income families. This benefit is in addition to the monthly Family Allowances and is normally paid to the mother.

The program is administered through the Income Tax system. The credit payable in 1985 is $367 for each eligible child, payable in full if the net annual family income in 1984 did not exceed $26 330. When the net family income was greater than $26 330, the maximum credit of $367 per child is reduced by 5 per cent of the amount by which the net income exceeds the ceiling. The maximum credit is escalated each year by the increase in the Consumer Price Index.

NEW HORIZONS PROGRAM

Establishment

This program was established under authority of Cabinet and announced by the Minister of National Health and Welfare in July 1972. In December 1974, the Cabinet agreed to recommend that New Horizons be given continuing program status.

Objective

The primary goal of the program is to alleviate loneliness by making available grants to groups of retired persons to plan and organize community based activities of their own choice and design. To be eligible for a grant, a group must generally comprise at least ten volunteers, the majority of whom are older and retired, who will act as directors of the project.

Nature of Projects

Projects must be non-profit in nature. Funds are not available for salaries to project directors or participants or travel per se. Limited funds are available for capital expenditures. Projects may be funded for a period of up to 18 months with a possible second grant of a further 18 months' financial support provided on a gradually declining basis.

Projects funded to date may be grouped into the following categories of activities:

a) sports, fitness and games;
b) senior citizens organization development;
c) arts, crafts, hobbies and entertainment;
d) historical;
e) service-oriented;
f) educational; and
g) research and media.

Administration

Social Service Programs Branch, Health and Welfare Canada.

Funding

Consolidated Revenue Fund.

Expenditures

As of November 9, 1984, 22 204 projects have been awarded $137 395 144. (See below)

New Horizons Contributions
December 18, 1972 - November 9, 1984

Province	No. of Projects	Amount Approved
Newfoundland	506	$ 2 617 146
Prince Edward Island	222	963 030
Nova Scotia	820	5 638 872
New Brunswick	808	5 047 238
Quebec	6 501	35 376 609
Ontario	6 463	47 396 345
Manitoba	1 072	7 272 813
Saskatchewan	1 826	7 179 623
Alberta	1 452	9 369 003
British Columbia	2 495	16 227 213
N.W.T. & Yukon	39	307 252
Total	22 204	137 395 144

Source: Social Service Programs Branch,
Health and Welfare Canada.

OLD AGE SECURITY, GUARANTEED INCOME SUPPLEMENT and SPOUSE'S ALLOWANCE

OLD AGE SECURITY (OAS)

Coverage

Persons aged 65 or over may qualify for either the full pension or a partial amount, depending on their residence in Canada after reaching age 18.

The full pension is payable to everyone who has resided in Canada for a total of 40 years after age 18.

There are also two alternative methods of fulfilling the residence requirements for full pension. These are available only to persons who were 25 years of age or over on July 1, 1977, and resident in Canada on that date or with some prior residence after age 18, and are as follows:

a) residence in Canada for the 10 years immediately prior to approval of the application for pension; or
b) presence in Canada, after reaching age 18 and prior to the 10 years mentioned in (a), for periods equal to three times the length of absences in the 10-year period and, in addition, residence in Canada for at least one year immediately prior to approval of the application.

Persons aged 65 or over who cannot qualify for the full pension may receive a partial pension based on the number of completed years of residence in Canada after the 18th birthday, subject to a minimum of 10 years for payment in Canada and 20 years for payment abroad. A partial monthly pension is calculated at the rate of 1/40th of the full pension for each complete year of residence in Canada after reaching age 18.

In addition to meeting the residence requirements, a person applying for full or partial pension must be a Canadian citizen or legally resident in Canada on the day preceding approval of the application; an applicant who is no longer residing in Canada must have been a Canadian citizen or legally resident in Canada on the day before he ceased to reside in Canada.

Once the pension (full or partial) has been approved, it may be paid indefinitely outside of Canada if the pensioner has resided in Canada for at least 20 years after attaining age 18. Otherwise, payment may be made only for the month of departure from Canada and for six additional months, and is then suspended. If the pensioner's absence is a temporary one, payment may be resumed on his return to Canada. If, however, he has ceased to reside in Canada, payment may be resumed only when he again takes up residence.

As a result of an amendment to the OAS Act effective July 1, 1984, individuals who receive only a partial pension and who have little or no other income may be entitled to receive additional Guaranteed Income Supplement benefits. Such individuals will now be guaranteed the same minimum income as pensioners who receive the full OAS pension.

INTERNATIONAL SOCIAL SECURITY AGREEMENTS

The 1977 amendments to the OAS Act made it possible for the Old Age Security program to be included in reciprocal Social Security Agreements. The agreements now in force and their effective dates are as follows: France -March 1, 1981; Greece - May 1, 1983; Italy - January 1, 1979; Jamaica - January 1, 1984; Portugal - May 1, 1981; United States - August 1, 1984. An agreement with Belgium was signed in May, 1984 and will enter into force when it has been ratified by the governments of both countries.

The agreements are designed to enable the persons who are residing or have resided in the other country to add (or totalize) those periods of residence to their residence in Canada for the purpose of satisfying the minimum eligibility requirements for the Old Age Security pension. The totalization provisions also apply to persons who have contributed to the social insurance system of the other contracting state and who have had prior residence in Canada to enable them to establish eligibility for social security benefits in that country.

Once eligibility for the pension has been established using the totalization provisions, the amount of the Old Age Security pension payable is determined in proportion to the person's actual periods of residence in Canada at the rate of 1/40th of the

maximum pension for each complete year of residence in Canada after age 18. Benefits payable by the other country are also prorated on the basis of the actual periods of contributions in that country.

GUARANTEED INCOME SUPPLEMENT (GIS)

OAS pensioners with no income or only a limited amount of income apart from OAS may, upon application, receive the Guaranteed Income Supplement. Entitlement is normally based on the pensioner's income in the preceding year, calculated in accordance with the Income Tax Act. The maximum GIS is reduced by $1 a month for every $2 a month of other income. In the case of a married couple, each is considered to have one half of their combined income. The GIS is added to the pensioner's OAS cheque. GIS is payable abroad for only six months following the month of departure from Canada. In the case of a pensioner residing in Canada who is temporarily absent from the country payment may be resumed when he returns to Canada if the other conditions of eligibility are met. Where a pensioner has ceased to reside in Canada payment may be resumed only when he again takes up residence in Canada.

SPOUSE'S ALLOWANCE (SPA)

The spouse of an OAS pensioner may be eligible for a Spouse's Allowance if that spouse is between 60 and 65 years of age and meets certain residence requirements. Prior to July 1, 1984, a full or partial Spouse's Allowance was payable depending on the spouse's history of residence in Canada. However, as a result of an amendment effective that date, a spouse may be entitled to receive the maximum Allowance with a minimum of 10 years' residence in Canada after age 18. The amount of the Allowance is subject to an income test on the basis of the couple's combined yearly income. As of January 1985, the upper income level up to which some Spouse's Allowance may be paid is $14 592.

The maximum monthly Allowance is equal in amount to the OAS pension plus maximum GIS at the married rate. The Spouse's Allowance is reduced by $3 for every $4 of the couple's combined monthly income until the OAS equivalent or partial OAS

equivalent is eliminated. After that, the GIS equivalent and the GIS of the pensioner are each reduced by $1 for every additional $4 of combined monthly income.

Spouse's Allowance is payable outside of Canada for a period of six months following the month of departure of either the recipient or the pensioner spouse and payment must then be suspended. In the case of a temporary absence, it may be resumed when the Spouse's Allowance recipient and the pensioner spouse return to Canada, provided the other conditions of eligibility are met. Where residence in Canada has ceased, payment of Spouse's Allowance may be resumed only when the couple again takes up residence in Canada.

Extension of Spouse's Allowance Following Death of Pensioner

Effective November 1979, a spouse who is eligible for a Spouse's Allowance for the month of the pensioner's death retains eligibility for the Allowance until age 65, or until remarriage. In addition, effective July 1, 1984, the surviving spouse of a deceased pensioner may submit an application in cases where the pensioner died before a joint application for the Spouse's Allowance could be made. Eligibility for the Allowance, however, must have existed in the month of death of the pensioner. Entitlement from the month following the pensioner's death is recalculated on the basis of the surviving spouse's income only. The maximum amount is reduced by $3 a month for every $4 of the surviving spouse's monthly income until the OAS equivalent is eliminated; then the GIS equivalent is reduced by $1 for every additional $2 of monthly income. Annual reapplication is required as for GIS and regular Spouse's Allowance.

Monthly Benefits*

	October 1984	December 1984	January 1985
OAS	$272.17	$272.17	$273.80
GIS (maximum) single person or a married person whose spouse is not in receipt of OAS or SPA	298.47	323.47	325.41
married couple, both pensioners - each	210.67	210.67	211.93
Spouse's Allowance (maximum)	482.84	482.84	485.73
Extended Spouse's Allowance**	508.06	533.06	536.26

Source: Income Security Programs Branch, Health and Welfare Canada.

---

* OAS benefits are adjusted quarterly - in January, April, July and October - in accordance with changes in the Consumer Price Index.

** A recent amendment to the OAS Act providing for a two-stage $50 increase in the GIS single rate also applies in the case of an extended Spouse's Allowance recipient.

Taxation

The OAS pension is taxable; GIS and SPA are not, but they can affect the personal tax exemptions of someone claiming a recipient of either benefit as a dependent since they must be included in computing the net income of a dependent for income tax purposes.

Administration

Health and Welfare Canada, Income Security Programs Branch. The OAS, GIS and SPA programs are administered through a network of some 150 regional, district and local offices across the country. These offices also provide advice and assistance on matters relating to the Canada Pension Plan and Family Allowances.

Recipients - October 1984

OAS recipients	
OAS only	1 258 388
OAS and GIS	1 270 335
Total	2 528 723
SPA recipients	94 110
Total recipients	2 622 833

Source: Income Security Programs Branch,
OAS program statistics, October 1984.

Expenditures

Fiscal year 1983-4	$10 406.3 M

Source: Income Security Programs Branch,
Health and Welfare Canada.

VOCATIONAL REHABILITATION OF DISABLED PERSONS PROGRAM (VRDP)

Coverage

Under agreements with all provinces and territories, except Quebec, the federal government contributes 50% of the costs incurred by provinces* in providing a comprehensive program for the vocational rehabilitation of physically and mentally disabled persons.

Although Quebec does not participate in the VRDP program, a significant portion of the costs borne by the province in providing services to disabled persons is shared by the federal government under the Canada Assistance Plan.

Eligibility

Eligible clients are physically or mentally disabled persons who are considered capable of attaining a level of functioning which would enable them to pursue a substantially gainful occupation.

Benefits

Services to individuals under a comprehensive vocational rehabilitation program include:

- assessment;
- counselling;
- restorative services;
- provision of prostheses, wheelchairs, technical aids and other devices;
- vocational training and employment placement;
- provision of books, tools and other equipment required during the course of the vocational rehabilitation process; and
- provision of maintenance allowances as required by each individual.

---

* The term "provinces" includes the territories unless otherwise specified.

Services are either provided directly by the province or through provincially supported voluntary agencies.

Costs Shared

VRDP shares in the following costs:

- salaries, travel and training of staff whose duties are directly related to the vocational rehabilitation program, and other administrative expenses;
- specific goods and services for individual clients; and
- provincially supported research projects to improve the operation of vocational rehabilitation programs.

Directly Funded Research

Under the VRDP Act, the Department provides direct grants to individuals and to non-governmental organizations for research in respect of vocational rehabilitation for disabled persons. In 1983-84 the Department contributed $40,000 for various research projects.

Administration

Health and Welfare Canada, Social Service Programs Branch, Canada Assistance Plan Directorate.

Expenditures

Fiscal Year 1983-84, federal share - $67 508 000 (see Table, p. 29).

Source: Canada Assistance Plan Directorate,
Health and Welfare Canada.

Funding

Consolidated Revenue Fund.

Federal Contributions to the Provinces and Territories under VRDP during the Fiscal Year 1983-84

Province	Total ($000's)
Newfoundland	1 143
Prince Edward Island	502
Nova Scotia	2 864
New Brunswick	4 401
Ontario	35 139
Manitoba	1 671
Saskatchewan	3 684
Alberta	10 368
British Columbia	7 050
Northwest Territories	-
Yukon	686
Total	67 508

Note: These amounts reflect the payments made to the provinces for claims submitted during the fiscal year and may include costs incurred in previous years.

Source: Canada Assistance Plan Directorate, Health and Welfare Canada.

I. NATIONAL TRAINING PROGRAM (NTP)

This program has two major goals:

a) to provide occupational training for the labour force to better meet the need for skills created by a changing economy; and
b) to increase the earning and employment potential of individual workers.

The CEIC funds two kinds of training:

a) institutional training courses given in provincial community colleges, public and private schools and vocational centres; and
b) industrial training carried out by employers and employer associations.

1. Institutional Training (National Institutional Training Program)

Objectives

Prepares Canada Employment Centre (CEC) clients for jobs and allows them to improve their skills to keep up with new technology or other changes in the work world through a program of courses offered in provincial training centres.

Courses

a) Basic Training for Skill Development

Provides academic upgrading for adults who lack the entry requirements for occupational skill courses, or who need improved educational qualifications for employment.

b) Job Readiness Training

Prepares workers for direct entry into employment and is intended for special needs clients requiring training to improve their employability but who are unable to benefit from a regular training program.

c) Work Adjustment Training

Helps clients with serious problems getting and keeping jobs and whose immediate employment needs are not academic or vocational. The courses promote the development of behaviours and attitudes consistent with employers' expectations.

d) Language Training

Provides instruction for immigrants, Native Canadians or migrant Canadians who are unable to find suitable jobs because they lack knowledge of one of the official languages.

e) Apprenticeship Training

Provides the classroom portion of apprenticeship programs for provincially registered apprentices.

f) Occupational Skill Training

Provides specific skills for labour market entry, skill upgrading, or keeping abreast of technological change in the work environment.

Training spaces in these courses are purchased by the CEIC from the provinces and occasionally from private institutions. Courses last from a few weeks to one year. Workers may be trained beyond the former 52-week limit in higher-level skills, not including university degree training or three-year community college or CEGEP courses.

Federal - Provincial Agreements

Through federal-provincial agreements, the provinces are reimbursed for occupational training costs of workers enrolled in the National Training Program.

Selection for Training

Employment counsellors select adults for training.

Eligibility

a) Must have reached the legal school-leaving age of the province where the course is being given; and
b) Must have been out of school for 12 months after reaching legal school-leaving age. This requirement does not apply to apprentices or when there is a need for skilled workers in specific occupations.

Income Support

Income Support is provided to virtually all full-time trainees in the form of UI benefits for those eligible, or a training allowance as follows:

Trainees living with employed spouse or parent		$25/wk
Trainees living on their own without dependents		$70/wk
Trainees with:	1 dependent	$100/wk
	2 dependents	$115/wk
	3 dependents	$130/wk
	4 dependents	$145/wk
Each additional dependent		$15/wk

A living-away-from-home or commuting allowance may also be paid when required, as well as a dependent care allowance, when such care is essential.

2. Industrial Training (National Industrial Training Program)

Objectives

To meet the skill needs of employers and to improve the employability and earning capacity of workers through expanding and improving training conducted by employers.

Method

The CEIC may contract with employers to pay most of their training costs and part of their trainees' wages for training with a minimum duration of one week and up to a maximum of two years. The amount employers receive for wages varies with the situation and is based on a percentage of the actual wages paid. When the percentage exceeds 75%, the maximum is $350 a week.

Focus

Includes Critical Trade Skills Training (CTST) and General Industrial Training (GIT) which differ as to the skill levels involved, duration of training, and designation of eligible occupations. Federal financial support is available to employers for up to one year under GIT and for up to two years under CTST because the training itself is more complex.

CTST covers training for workers such as tool and die makers, electronic equipment repairers, industrial maintenance mechanics and other workers whose skills are, or will be, in high demand.

GIT trains workers for other occupations in demand, retrains workers affected by new technological and industrial change, trains the unemployed, women in non-traditional occupations, and adults with special needs.

Eligibility

Workers:

a) must have reached the legal school-leaving age of the province in which they reside;
b) must be employees of the contracting employer or employees of members of the contracting association during the training period;
c) must benefit from the training and work experience in terms of increased earning and employment potential.

Employers must be:

a) an incorporated company, a partnership or a sole proprietorship;
b) an incorporated association of employers;
c) a crown corporation, or other government department or agency not funded primarily by tax revenues;

d) a provincial or municipal government or agency involved in training special needs clients;
e) a co-operative, credit union or similar organization;
f) any legally constituted association, union or community organization.

There is no guarantee that any particular employer or worker will receive financial help. Overall priorities for using available funds are established by the Joint Federal-Provincial Committee in each province/territory and specific decisions within these priorities are made by CEIC officials.

3. Skills Growth Fund

Objectives

To help overcome skill shortages expected in technical and related occupations and to permit those disadvantaged in the labour force to take training especially tailored to their needs.

Eligibility

Both public training institutes (i.e., institutes of technology, community colleges, colleges of applied arts and sciences, CEGEPS, vocational or trades training centres) and private non-profit training organizations are eligible to submit proposals for funding. Private non-profit training organizations may submit proposals to meet the skill needs of industrial sectors or groups of employers or adults such as the disabled who need a special training approach or environment to acquire needed skills.

Financial Support

Capital funding of up to $40 000 per training place for all approved projects. Funding may also be available for initial operating and course development costs.

Method

Project proposals must aim to establish, expand or modernize facilities that provide training in designated national occupations or for adults with special training needs.

Proposals must outline project goals and their relationship to national training objectives, type and volume of training, management and operation of the proposed facility and budget.

Proposals from public training institutions should be directed to provincial departments of education, and those from private non-profit groups, to CEIC regional offices for preliminary review.

The federal-provincial committee assesses the projects to determine whether the projects meet program criteria and, makes recommendations for consideration on Banking Days which occur every three months.

Recommendations from all joint committees are then reviewed at N.H.Q. in terms of funds available, projects already approved. National priorities, the list of priorities from joint committees, and a list of recommendations for approval, are simultaneously forwarded to the Minister and the Commission for concurrence and approval.

Project Proposal Development Contributions

Contributions of up to $50,000 may also be provided to groups of people or non-profit organizations to assist in defraying the costs of developing a detailed and fully articulated project proposal.

Recipients and Expenditures*

Program	Expenditures in millions of dollars	Trainees
INSTITUTIONAL		163 030
training costs (all purchases)	$516.0	full-time
allowances	109.1	
U.I. benefits	206.0	
INDUSTRIAL	125.5	46 119
SKILLS GROWTH FUND	36.8	
TOTAL (NTP)	$993.4	209 149

* Actual 1983-84 figures.

Source: Employment and Immigration Canada.

II. SUMMER CANADA

Objectives

To increase the amount of summer work available for students; to create summer jobs that will provide students with experience and learning opportunities to increase their future employability; and to provide a summer job placement service to match students with employers who need workers.

Method

For Summer Canada Works projects, sponsors should create jobs for at least three local students in productive activities that support community priorities. The jobs should expose students to a realistic working environment and give them a chance to gain relevant experience.

Summer Career-Access internships should give students an opportunity to test their knowledge in a work situation, to develop working skills and to acquire the kind of experience needed to make the eventual transition from school to work.

Funding

For Summer Canada Works, the Government of Canada will provide a contribution toward students' wages. A contribution may also be made to job-related overhead costs. Summer Career-Access creates student internships through wage subsidies.

Eligibility

a) Sponsors: Individuals, established organizations such as community and volunteer groups, professional and technical associations, local governments (where the province raises no barrier) and private sector employers are eligible as sponsors.

b) Employees: Full-time students intending to continue their studies in the fall, who are legally entitled to work in Canada, are eligible employees. Employees must be referred by a Canada Employment Centre or Canada Employment Centre for Students.

Applications

Potential sponsors should contact their nearest Canada Employment Centre or Employment Development Branch office of the CEIC at the beginning of the calendar year for information and application forms.

III. CANADA MANPOWER MOBILITY PROGRAM (CMMP)

Objective

To encourage workers who can't find work where they live to travel to communities where their skills are needed.

Method

Financial assistance may be paid to workers:

a) to help them and their dependents move to the area in which they have secured full-time employment;
b) to assist them to explore job prospects in another area;
c) to cover some of the costs of travelling to training centres where they have been enrolled in courses under the National Training Program;
d) to help them travel to seasonal agricultural work;
e) to assist them to travel to take advantage of other temporary work that lasts for at least six weeks and not more than nine months;
f) to assist them to travel to take advantage of CEIC employment services not available in their area of residence.

Eligibility

Workers eligible for mobility assistance are those who:

a) are unemployed;
b) are underemployed (i.e., working but not at a level suitable for their education and/or training); or
c) have received written notice of a layoff.

PERSONS MUST APPLY FOR MOBILITY ASSISTANCE BEFORE THEY TRAVEL AND BEFORE THEY INCUR ANY MOVING EXPENSES OR START NEW JOBS.

Benefits

a) Relocation Assistance

Pays part of the expense of moving their family and household effects to another community to take a full-time job. However, employment counsellors attempt to place workers locally before relocation assistance can be considered.

b) Travel Assistance to Temporary Work

Pays some of the costs of travelling to seasonal agricultural work or other temporary work lasting for at least six weeks. Students are eligible if they move to a summer job which cannot be filled locally. The amount received depends on the distance travelled and is paid in cash before departure.

c) Exploratory Assistance

Pays some of the costs of travelling to another area to explore jobs listed with the CEC if there are no employment prospects in the worker's area of residence. The amount received varies with the distance travelled and the number of nights lodging required en route. Funds are also available to allow spouses to visit the new community to assess living conditions.

d) Trainee Travel Assistance

Covers some of the costs of travel between the school and the trainee's home for persons enrolled in a National Training Program course.

e) Special Travel Assistance

Pays part of the costs of travelling to get employment services that are not available where the worker lives (ie., counselling and testing to enable the worker to get and keep a job). The amount received is based on the distance to be travelled and the number of nights lodging needed en route and is paid before leaving.

Recipients and Expenditures*

Program	Expenditures in millions of dollars	Number of assisted
CMMP (mobility)	$13.186	43 307 (excluding those for trainee travel)

Source: Employment and Immigration Canada.

IV. JOB CREATION PROGRAMS

On September 12, 1983, four federal job creation programs were announced. The programs are the result of the consolidation and reinforcement of numerous initiatives carried out over the past few years by Employment and Immigration Canada.

1. Career Access

Main Objective

To stimulate the provision of employment opportunities for persons whose participation in the labour market may be enhanced by such measures.

Sub-Objectives

To provide an opportunity for individuals to overcome any severe employment barriers they are facing.

To provide an opportunity for individuals to obtain work experience.

Participants

Handicapped, disadvantaged, inexperienced persons, youth and students. (Main focus will be on youth for 1984-85.)

---

* Projected figures for 1984-85.

Sponsors/Employers

Any employer with the exception of provincial government departments and agencies.

Where to Apply

Canada Employment Centre (CEC).

2. Job Corps

Main Objective

To provide severely employment disadvantaged individuals with the necessary preparation and employment-related skills leading to labour market readiness.

Sub-Objectives

To create opportunities for existing community resources, local businesses and government services to support the integration of severely disadvantaged persons into the labour force.

Participants

Individuals disadvantaged due to lack of education, training, job experience or mental/physical barriers which create a barrier to labour market participation.

Sponsors/Employers

Organizations, businesses, individuals, municipalities and school boards if the appropriate provincial government raises no barrier.

Where to Apply

Employment Development Branch Office, or nearest Canada Employment Centre (CEC).

3. Canada Works

Main Objective

To create incremental productive term employment for unemployed persons.

Sub-Objectives

To create immediate term employment for unemployed persons.

To create interim alternate employment in response to labour market dislocations.

To use income maintenance provisions under Section 38 of the Unemployment Insurance Act.

To provide term employment for disadvantaged groups identified under a broader assistance program.

To provide summer employment to returning students.

To support locally prioirized activities.

Participants

Laid-off workers, UI exhaustees, UI recipients, social assistance recipients, workers from designated sectors or occupations under broader assistance programs such as Industry Labour Adjustment Program (ILAP) or Canadian Industrial Relations Board (CIRB), returning students, youth, women, Native people and disabled persons.

Sponsors/Employers

Organizations, businesses, individuals, federal and provincial/territorial government departments/agencies (must designate a non-government employer), municipalities.

Where to Apply

Employment Development Branch Office, or nearest Canada Employment Centre (CEC).

4. Local Employment Assistance and Development (LEAD)

Main Objective

To increase permanent jobs in communities with high chronic unemployment.

Sub-Objectives

To enable communities to analyse their situation and plan a course of action to reduce unemployment.

To enable community organizations to plan employment development activities relating directly to the communities' own objectives.

To support a community-based process of employment creation through investment in and support of local businesses.

To create businesses through community-planned development in harmony with regional development strategies.

To foster and develop local management capability through developmental community activities such as infrastructure preparation.

Participants

An organization which represents community development interests in a community of less than 50,000 population and which meets the following criteria:

- a persistent unemployment problem;
- a potential for growth;
- a demonstrated capacity for planning.

Sponsors/Employers

Chambers of Commerce, economic development organizations, band councils, municipalities (conditional), LEAD corporations.

Where to Apply

Employment Development Branch Office, or nearest Canada Employment Centre (CEC).

UNEMPLOYMENT INSURANCE (UI)

Who's covered?

About 95 percent of all workers in Canada are protected by unemployment insurance. Jobs covered by UI are called insurable employment. To be insurable, workers must be employed by the same employer for at least 15 hours a week or must make at least $92.00 a week in 1985. Neither the self-employed nor workers over age 65 can insure their earnings. (Workers who reach age 65 and have 20 weeks of insurable employment in the last 52 may qualify for a three-week, lump sum payment from UI, whether or not they stop work. However, this special benefit is not paid automatically. People must apply at their Canada Employment Centre as soon as possible after they turn 65.)

To be eligible

To get regular benefits, a person must have worked in insurable employment for at least 10 to 14 weeks in what UI calls the "qualifying period". The qualifying period is the last 52 weeks or the period since the start of a claimant's last UI claim, whichever is the more recent. The number of weeks needed depends on the unemployment rate where the claimant lives.

Some people have to work longer than 10 to 14 weeks to get regular benefits. Claimants who have collected benefits in the last year and who file another claim may have to work up to six weeks longer than they needed for their first claim. The number of additional weeks depends on how many weeks of UI they received the first time. However, this does not affect people who live in a region where the unemployment rate is over 11.5 percent.

People who were working at their first job or who came back to work after being away for more than one year also have to work longer before getting UI -- 20 weeks in the last year. This applies no matter where they live.

Everyone on regular UI must be able to work and be looking for another job. Claimants on regular UI who are taking approved training courses are the one exception.

As well as regular benefits, UI pays special benefits to people who cannot work because they are sick, injured, quarantined, pregnant or adopting a child.

Everyone, except those getting the age 65 benefit, serves a two-week waiting period at the beginning of a claim during which UI pays no benefits.

How long do benefits last?

- Regular benefits

Claimants are paid one week of UI for every week they worked in insurable employment in the last 52 weeks -- up to a maximum of 25 weeks. In addition, people who worked longer than 26 weeks may get one week of UI for every two weeks they worked -- up to 13 weeks of benefits. When claimants have drawn all the benefits they are entitled to on the basis of weeks worked, additional weeks may be paid, depending on the regional unemployment rate. The maximum weeks of benefits paid on this basis is 32. But whatever the individual's situation, the most anyone can get on one claim is 50 weeks' benefits.

- Illness benefits

Claimants may receive up to 15 weeks of benefits, depending on the type of illness (medical certificate needed).

- Maternity benefits

Maternity claimants may receive a maximum of 15 weeks of benefits (medical certificate needed), within a period commencing eight weeks before the birth is expected or the week the baby is born, whichever is earlier. The period ends either 17 weeks after the expected birth week or 17 weeks after the week the birth actually occurs, whichever is later.

- Adoption benefits

Claimants may receive up to 15 weeks of benefits (proof of legal adoption required), starting the week the child is placed in the home. The period ends after 17 weeks or when it is no longer necessary to stay at home or if other UI benefits are claimed (for example, illness or training benefits).

- Age 65

Claimants may receive a lump sum payment of three weeks' benefits.

How much?

The benefit rate is 60 percent of the claimant's average weekly insurable earnings (this average is based on the last 20 weeks of insurable employment or, for people with less than 20 weeks of work, the average of those weeks). In 1985 the maximum weekly benefit is $276. The amount changes each year.

About 2 436 employers offer Supplemental Unemployment Benefit plans. These allow employers to pay certain benefits to their employees when they are off work because of a layoff, illness or pregnancy. These benefits are paid in addition to the UI benefits employees are eligible to collect. In this way, the income of people temporarily out of work is kept close to normal take home pay.

Premiums

Employers deduct workers' premiums from their pay and turn them over to the UI Account, along with their own contribution. In 1985, workers pay $2.35 for every $100 of insurable earnings; employers pay $3.29.

Nearly 32 000 employers in Canada are given reduced premiums because their employees are covered under UI-approved wage-loss plans for illness or maternity. Because these plans pay workers benefits when they're off work, these people may not have to collect UI or they may collect for a shorter period.

UI is taxable

UI benefits are taxable, just like regular earnings. In addition, some claimants may have to pay back some UI benefits at tax-time. If higher-income claimants' yearly income, including UI benefits, is over $35 880 in 1985, they will have to pay back up to 30 percent of the benefits that took them over this limit. This is done through the income tax system.

UI premiums are deductible for income tax purposes.

You must have a Social Insurance Number (SIN)

Social Insurance Numbers are government account numbers used for Unemployment Insurance and by a variety of other federal government departments. Every worker in Canada must have one.

People who are neither citizens nor permanent residents may also have Social Insurance Numbers. Their numbers begin with the digit "9". People with SINs that begin with "9" must have a temporary work permit valid for their employers. These people cannot legally work for anyone else in Canada.

From April 1, 1983 to March 31, 1984, the Central Index, which is part of the Canada Employment and Immigration Commission, issued 485 920 new numbers. Slightly under 175 000 lost cards were replaced and more than 180 000 records were amended because of name changes or other reasons.

Cost allocation

The cost of the UI program is shared by workers, employers and the federal government. In 1983, the government cost for the UI program was $2 811 million. The employer/employee cost was $8 474 million. Employers' and workers' premiums pay for the first two phases of benefits paid to claimants on regular UI, training and job creation. The government funds all fishing benefits and the third phase of benefits which is based on regional unemployment rates.

Revenue - Calendar year 1983

Net premium revenue - $7 017 000 000

Contributors

Estimated insured population (monthly average):

	(000's)
1976	9 249
1977	9 504
1978	9 820
1979	9 985
1980	10 347
1981	10 617
1982	10 648
1983	10 797
1984	11 024[1]

1 This figure is a preliminary estimate.

UI Beneficiaries and Benefits Paid

	Beneficiaries (monthly average)	Gross benefit payments Annual Total (millions $)
1976	701 000	$ 3 361.6
1977	752 000	3 928.2
1978	803 000	4 538.2
1979	713 000	4 009.1
1980	703 000	4 393.9
1981	720 000	4 828.3
1982	1 138 000	8 575.4
1983	1 250 000	10 169.1
1984[1]	1 193 000[1]	9 978.0[1]

Benefit Payment Activities by Type of Benefit for 1983

	Initial claims allowed* (000's)	Benefits paid (gross) (Millions $)	Average weekly benefits
Regular	2 144	$9 069	$154
Sickness	112	179	161
Maternity	121	344	169
Fishing	36	142	182
Retirement	32	19	190
Training**	N/A	226	153
Job Creation	N/A	107	244
Work Sharing	46	83	48

* Includes claims with disqualification and disentitlement and some claims previously not allowed.

** Only trainees under the Adult Occupational Training Act who are entitled to Unemployment Insurance benefits.

Note: Training and Job Creation figures (claims) included under regular claims allowed.

---

1 These figures are preliminary estimates.

WORKERS'/WORKMEN'S COMPENSATION

The federal government, as well as all provinces and territories, have legislation providing for compensation to workers in covered industries who sustain injury by accident or who contract an occupational disease in the course of, or as a result of, employment. The system also embodies the concept of rehabilitation of the injured worker. In the case of death by accident while at work or as a result of an occupational disease, compensation is paid to a surviving spouse and dependent children and, occasionally, to other dependents.

Objectives

- To compensate for the interruption of income during the insured worker's disablement and to cover treatment-related expenses.

- To assist an insured worker to return to gainful employment as soon as possible through physical rehabilitation and vocational rehabilitation in the form of counselling and retraining, where necessary.

- To provide a monthly pension and/or other benefits to dependents of a deceased worker insured under the legislation.

Coverage

Coverage is compulsory for employees in specified categories of industry and commerce. Coverage varies within each province and territory and is either of general application with specified exclusions or lists industries covered by legislation, excluding those not listed. Also, some jurisdictions provide for coverage on voluntary application by the employer. Since the right to benefits under the legislation is substituted for the worker's right to sue the employer for damages, compensation replaces the right of action against employers and fellow employees, but not against a third party.

Benefits

Compensation for injury is affected by:

a) the degree of the disability, as determined by a doctor; and
b) the duration of the disability, be it temporary or permanent.

The maximum compensation is 75% of gross earnings in all provinces except Quebec, Newfoundland, New Brunswick and Alberta, where it is based on 90% of net earnings. Federal government employees may be eligible to receive 100 per cent of gross earnings by way of injury-on-duty leave.

Compensation is paid in the form of medical aid and weekly cash benefits.

Compensation to dependents of a deceased worker is affected by:

- the degree of pecuniary loss suffered by the dependent(s) as a result of the death.

Compensation is paid in the form of a monthly pension and/or other benefits (ie., lump sum payment, normally made immediately upon the death of the insured worker).

See Table, Page 51.

Recipients

Insured workers who suffer injuries or occupational diseases in the course of, or as a result of, employment.

In the case of death, compensation is awarded to a surviving spouse and dependent children of the insured worker, and occasionally, to a dependent other than a surviving spouse or children such as a parent, in the case of a single worker.

In all jurisdictions except New Brunswick and Nova Scotia, common-law wives are eligible for compensation if they cohabited with the worker immediately before his death for a prescribed number of years. The stipulated number of years varies depending on whether or not there are dependent children.

Contributions

These are paid by employers. Rates of contribution vary from industry to industry depending, among other things, on "risk of injury". The insurance principle is utilized.

There is a significant proportion of sectors which are self-insured, in that they do not pay assessments, but rather 100% of their respective costs plus administrative fees.

Taxation

Pensions and benefits are generally non-taxable, except where the employee receives compensation which is greater than the maximum benefit, or is of a greater percentage of his pre-accident earnings, than the maximum benefit or percentage rate stipulated under the applicable provincial act. In those cases, the excess above the maximum compensation level or above the applicable percentage rate of pre-accident earnings, will be taxable and the entire compensation payment may be taxable depending on the circumstances under which the payment is made. For information relating to any specific fact situation, contact your local branch office of Revenue Canada.

Federal-Provincial Arrangements

The Government Employees Compensation Act, administered by Labour Canada, provides that public service employees will receive benefits at the same rate and conditions as provided by the Worker's/Workmen's Compensation Act of the province in which they are usually employed. Labour Canada reimburses the provincial boards for expenditures made on behalf of public service employees.

Administration

Provincial Worker's/Workmen's Compensation Boards (or Commissions) adjudicate all matters arising out of the administration of the legislation. Boards determine the amount of payment and other benefits awarded to the injured worker or, in the case of death, his dependent(s).

Financing

Contributions by employers.

Workers'/Workmen's Compensation Pension and Other Benefits, by Province

Province	Maximum annual earnings	Maximum weekly compensation	Minimum weekly compensation	Monthly Pension			Other Benefits	
				Spouse	Child	Orphan	Lump Sum	Funeral
Newfoundland	$ 45 500*	(1)	$200.00	(3)	(3)	(3)	(2)	$1 120.00
P.E.I	17 000	$245.19	60.00	$350.00	$ 75.00	$ 90.00	$ 500.00	500.00
Nova Scotia	19 000	274.04	112.50	536.00	140.00	140.00	1 000.00	750.00
New Brunswick	27 500*	(4)	(4)	(5)	(5)	(5)	NIL	918.00
Quebec	31 500*	(4)	(4)	(6)	(6)	(6)	500.00	600.00
Ontario	25 500	367.79	179.00	564.00	157.00	176.00	1 400.00	1 400.00
Manitoba	28 000	403.85	136.15	(7)	(7)	(7)	1 305.00	1 500.00
Saskatchewan	33 000	475.96	187.76	(8)	(8)	(8)	1 000.00	(10)
Alberta	40 000*	514.61	155.34	(7)	(7)	(7)	1 100.00	1 350.00
British Columbia	30 200	435.57	183.12	(9)	(9)	(9)	1 220.94	1 953.40
Yukon	27 000	388.36	122.00	688.00	175.00	175.00	1 291.00	1 478.00
N.W.T.	26 400	380.77	167.54	728.00	165.00	165.00	1 056.00	1 056.00

March 1984

*Compensation based on 90% of net earnings; other provinces not so indicated, 75% of gross earnings.

1 Maximum compensation differs according to family size.

2 Lump sum included in initial payment to dependent spouse.

3 Lump sums payable to all dependent spouses plus monthly pensions in certain cases depending on age, dependent children, etc. (Maximum $85 312) (Minimum $17 821.44).

4 Compensation based on 90% of net earnings.

5 Pensions to dependent spouse (with or without children) 80% of deceased's net earnings, less any Canada Pension Plan benefit payable (with built-in maximum).

6 Pensions to dependent spouse 55% of 90% of deceased's net earnings. For dependent children, add 10% of 90% of deceased's net earnings for first child plus 5% additional for each extra child up to a maximum of 80% of 90% of net earnings of deceased.

7 Pensions to dependent spouse and children the same as would have been paid to the worker for a permanent total disability.

8 Pensions to dependent spouse and children the same as would have been paid to worker for permanent total disability. Payable to dependent spouse only for five years and offset by any benefits payable under the Canada Pension Plan.

9 Pensions to dependent spouse and children the same as would have been paid to deceased worker for a permanent total disability. Benefits partly offset by any benefits payable under the Canada Pension Plan.

10 Included in lump sum.

Source: Injury Compensation Division, Occupational Safety and Health Branch, Department of Labour, March 1984.

* Indemnisation fondée sur 90 % des gains nets; dans le cas des autres provinces, sur 75% des gains bruts.

1 L'indemnité maximale varie selon la taille de la famille.

2 Une somme forfaitaire est comprise dans le paiement initial au conjoint à charge.

3 Des sommes forfaitaires sont payables à tous les conjoints à charge, en plus de pensions mensuelles dans certains cas, tout dépendant de l'âge, de la présence d'enfants à charge, etc. (maximum: 85 312 $, minimum: 17 821,44 $).

4 L'indemnisation est fondée sur 90 % des gains nets.

5 La pension au conjoint à charge (avec ou sans enfants) est égale à 80 % des gains nets du décédé, moins toute prestation payable du Régime de pensions du Canada (jusqu'à concurrence d'un montant déterminé).

6 La pension au conjoint à charge est égale à 55 % de 90 % des gains nets du décédé. En ce qui concerne les enfants à charge, il faut ajouter 10 % de 90 % des gains nets du décédé pour le premier enfant, plus encore 5 % pour chaque enfant supplémentaire, jusqu'à concurrence de 80 % de 90 % des gains nets du décédé.

7 Les pensions au conjoint et aux enfants à charge sont égales à celle qui aurait été versée au travailleur pour une invalidité totale permanente.

8 Les pensions au conjoint et aux enfants à charge sont égales à celle qui aurait été versée au travailleur pour une invalidité totale permanente. La pension au conjoint à charge est payable pour cinq ans seulement et toute somme payable en vertu du Régime de pensions du Canada en est déduite.

9 Les pensions au conjoint et aux enfants à charge sont égales à celle qui aurait été versée au travailleur pour une invalidité totale permanente. Toute prestation payable en vertu du Régime de pensions du Canada est déduite de ces pensions.

10 Prestation comprise dans la somme forfaitaire.

Source: Division de la réparation des accidents, Direction générale de la sécurité et de l'hygiène du travail, Ministère du travail, mars 1984.

Pensions et autres prestations versées par les commissions des accidentés du travail, par province

Province	Gains annuels maximaux	Indemnisation hebdomadaire maximale	Indemnisation hebdomadaire minimale	Pension mensuelle			Autres prestations	
				Conjoint	Enfant	Orphelin	Somme forfaitaire	Enterrements
Terre-Neuve	45 500*$	(1)	200,00$	(3)	(3)	(3)	(2)	1 120,00$
Î.-P.-É.	17 000	245,19$	60,00	350,00$	75,00$	90,00$	500,00$	500,00
N.-É.	19 000	274,04	112,50	536,00	140,00	140,00	1 000,00	750,00
N.-B.	27 500*	(4)	(4)	(5)	(5)	(5)	aucune	918,00
Québec	31 500*	(4)	(4)	(6)	(6)	(6)	500,00	600,00
Ontario	25 500	367,79	179,00	564,00	157,00	176,00	1 400,00	1 400,00
Manitoba	28 000	403,85	136,15	(7)	(7)	(7)	1 305,00	1 500,00
Saskatchewan	33 000	475,96	187,76	(8)	(8)	(8)	1 000,00	(10)
Alberta	40 000*	514,61	155,34	(7)	(7)	(7)	1 100,00	1 350,00
C.-B.	30 200	435,57	183,12	(9)	(9)	(9)	1 220,94	1 953,40
Yukon	27 000	388,36	122,00	688,00	175,00	175,00	1 291,00	1 478,00
T.N.-O.	26 400	380,77	167,54	728,00	165,00	165,00	1 056,00	1 056,00

mars 1984

Contributions

Elles sont payées par les employeurs. Les taux de contributions varient d'une industrie à l'autre selon, parmi d'autres facteurs, le "risque d'accident". On utilise le principe des assurances.

Plusieurs secteurs sont auto-assurés, en ce sens qu'ils ne versent pas de contributions déterminées d'avance, mais plutôt 100 % de leurs coûts respectifs plus les frais d'administration.

Imposition

Les pensions et prestations ne sont généralement pas imposables, sauf lorsque l'employé touche une indemnité qui est plus élevée que la prestation maximale, ou qui représente un pourcentage plus élevé de ses gains avant son accident que la prestation maximale ou le pourcentage prévu aux termes de la loi provinciale applicable. Dans ce cas, l'excédent sur la prestation maximale ou le pourcentage applicable des gains avant l'accident sera imposable, et l'indemnité entière pourra l'être aussi tout dépendant des circonstances du paiement. Pour plus de renseignements au sujet de n'importe quel cas particulier, veuillez vous adresser à votre bureau local de Revenu Canada.

Accords fédéraux-provinciaux

La Loi sur l'indemnisation des employés de l'État, administrée par Travail Canada, prévoit que les employés de la Fonction publique recevront les prestations prévues par la loi sur l'indemnisation des accidentés du travail de la province dans laquelle ils travaillent habituellement. Travail Canada rembourse les commissions provinciales des dépenses faites au nom des fonctionnaires.

Administration

Les commissions provinciales des accidents du travail tranchent toute question découlant de l'application de la loi. Les commissions déterminent le taux des paiements et des autres prestations accordés au travailleur blessé ou, en cas de décès, à ses personnes à charge.

Financement

Contributions versées par les employeurs.

Prestations

L'indemnité à l'occasion d'un accident varie selon:

a) le degré d'invalidité, tel qu'il est déterminé par un médecin; et
b) la durée de l'invalidité, qu'elle soit temporaire ou permanente.

L'indemnité maximale s'élève à 75 % des gains bruts dans toutes les provinces, sauf le Québec, Terre-Neuve, le Nouveau-Brunswick et l'Alberta, où elle représente 90% des gains nets. Les employés du gouvernement fédéral peuvent avoir droit à une indemnité correspondant à 100 % des gains bruts s'ils sont en congé pour blessure durant les heures de service.

L'indemnité est payée sous forme d'aide médicale et de prestations hebdomadaires en espèces.

L'indemnité aux personnes à charge d'un travailleur décédé est fonction:

- de la valeur des pertes financières subies par le ou les personnes à charge par suite du décès.

L'indemnité est versée sous forme de pension mensuelle et (ou) d'autres prestations (p.ex., une somme forfaitaire, normalement payée immédiatement après le décès du travailleur assuré).

Voir le tableau à la page 55.

Bénéficiaires

Les travailleurs assurés qui sont blessés ou qui contractent des maladies professionnelles dans l'exercice de leurs fonctions ou par suite de leur emploi.

En cas de décès, une indemnité est accordée au conjoint survivant et aux enfants à charge du travailleur assuré, et, à l'occasion, à une personne à charge autre que le conjoint survivant ou les enfants (p.ex., le père ou la mère dans le cas d'un travailleur seul).

Partout sauf au Nouveau-Brunswick et en Nouvelle-Écosse, les épouses de droit commun peuvent être indemnisées si elles habitaient avec le travailleur, immédiatement avant son décès, depuis un certain nombre d'années. Ce nombre d'années varie selon qu'il y a ou non des enfants à charge.

INDEMNISATION DES ACCIDENTÉS DU TRAVAIL

Le gouvernement fédéral ainsi que toutes les provinces et les territoires possèdent des lois prévoyant l'indemnisation des travailleurs d'industries déterminées qui sont blessés lors d'accidents ou qui contractent une maladie professionnelle dans l'exercice de leurs fonctions ou par suite de leur emploi. Le système englobe également la notion de réadaptation du travailleur blessé. En cas de décès par suite d'accident du travail ou de maladie professionnelle, une indemnité est versée au conjoint survivant et aux enfants à charge, et, à l'occasion, à d'autres personnes à charge.

Objectifs

- Indemniser le travailleur pour l'interruption du revenu pendant la période d'invalidité et assumer les frais liés au traitement.

- Aider au besoin le travailleur assuré à reprendre un emploi rémunérateur dès que possible grâce à la réadaptation physique et professionnelle, celle-ci prenant la forme de counseling et de recyclage.

- Verser une pension mensuelle et (ou) d'autres prestations aux personnes à charge du travailleur décédé assuré aux termes de la loi.

Champ d'application

La protection est obligatoire pour les employés de catégories déterminées de l'industrie et du commerce. La protection varie d'une province ou d'un territoire à l'autre, où elle est d'application générale, avec des exclusions précisées, ou d'application précise pour les industries énumérées dans la loi, à l'exclusion de celles qui ne sont pas énumérées. En outre, certaines provinces ou certains territoires prévoient la protection pour les employeurs qui en font eux-mêmes la demande. Puisque le droit aux prestations aux termes de la loi supplée au droit du travailleur de poursuivre l'employeur en dommages-intérêts, l'indemnisation remplace le droit d'intenter des poursuites contre l'employeur et les autres employés, mais non contre une tierce partie.

Prestataires de l'A-C et prestations versées

	Prestataires (moyenne mensuelle)	Prestations brutes versées Total annuel (en millions $)
1976	701 000	3 361,6 $
1977	752 000	3 928,2
1978	803 000	4 538,2
1979	713 000	4 009,1
1980	703 000	4 393,9
1981	720 000	4 828,3
1982	1 138 000	8 575,4
1983	1 250 000	10 169,1
1984[1]	1 193 000[1]	9 978,0[1]

Prestations versées selon le genre de prestations, en 1983

	Réclamations initiales admises* (000's)	Prestations versées (brutes) (en millions $)	Prestations hebdomadaires moyennes
Ordinaire	2 144	9 069 $	154 $
Maladie	112	179	161
Maternité	121	344	169
Pêche	36	142	182
Retraite	32	19	190
Formation**	S.O.	226	153
Création d'emploi	S.O.	107	244
Travail partagé	46	83	48

---

[1] Estimations préliminaires.

* Y compris des réclamations avec exclusion et inadmissibilité et des réclamations déjà non admises.

** Seuls les stagiaires qui sont inscrits aux programmes dans le cadre de la Loi sur la formation professionnelle des adultes et qui ont droit aux prestations d'assurance-chômage.

Nota: Les chiffres (réclamations) pour la formation et la création d'emploi sont compris dans les réclamations admises pour les prestations ordinaires.

Au cours de la période du 1er avril 1983 au 31 mars 1984, les responsables du fichier central, service qui fait partie de la Commission de l'emploi et de l'immigration du Canada, ont émis 485 920 nouveaux numéros. Un peu moins de 175 000 cartes perdues ont été remplacées et plus de 180 000 dossiers ont été modifiés pour changement de nom ou d'autres raisons.

Répartition des coûts

Les coûts du programme d'assurance-chômage sont répartis entre les travailleurs, les employeurs et le gouvernement fédéral. En 1983, la quote-part du gouvernement était de 2 811 millions $ et celle des employeurs et des employés ensemble, de 8 474 millions $. Les primes des employeurs et des travailleurs paient les prestations accordées au cours des deux premières périodes de versements aux bénéficiaires des prestations ordinaires, de formation et de services de création d'emplois. Le gouvernement assume intégralement le coût des prestations versées aux pêcheurs et de celles de la troisième période de versements fondés sur les taux régionaux de chômage.

Recettes - Année civile 1983

Revenu net des primes - 7 017 000 000 $

Cotisants

Estimation de la population assurée: (moyenne mensuelle)

	(en milliers)
1976	9 249
1977	9 504
1978	9 820
1979	9 985
1980	10 347
1981	10 617
1982	10 648
1983	10 797
1984	11 024[1]

[1] Estimation préliminaire.

Primes

Les employeurs retiennent les primes sur les chèques de paye des travailleurs et les versent au Compte de l'assurance-chômage, en même temps que leurs propres contributions. En 1985, le travailleur verse 2,35 $ pour chaque 100 $ de gains assurables, tandis que l'employeur verse 3,29 $.

Près de 32 000 employeurs au Canada voient leurs primes réduites parce que leurs employés sont protégés en vertu de régimes de pertes de salaire dans les cas de maladie ou de maternité approuvés par l'Assurance-chômage. Puisque ces régimes versent des prestations aux travailleurs lorsqu'ils sont en congé, ces derniers peuvent ne pas avoir à présenter de réclamation pour obtenir des prestations d'assurance-chômage ou peuvent ne toucher les prestations que pendant une courte période.

Imposition

Les prestations d'assurance-chômage sont imposables, de la même manière que les gains ordinaires. Il se pourrait, en plus, que des prestataires soient obligés de remettre une partie des prestations au moment de la déclaration d'impôt. Les travailleurs à revenu élevé, dont le revenu annuel, y compris les prestations d'assurance-chômage, dépasseront 35 880 $ en 1985, devront rembourser jusqu'à 30 % des prestations qui ont fait dépasser ce seuil. Cette mesure est prise par le biais du système fiscal.

Les primes d'assurance-chômage font l'objet d'une déduction pour les fins de l'impôt sur le revenu.

Numéro d'assurance sociale

Les numéros d'assurance sociale sont des numéros de comptes gouvernementaux utilisés pour l'assurance-chômage et par divers autres ministères du gouvernement fédéral. Tout travailleur au Canada doit en avoir un.

Les personnes qui ne sont ni citoyens ni résidents permanents peuvent aussi avoir un numéro d'assurance sociale et celui-ci commence par le chiffre "9". Dans ce cas, elles doivent avoir un permis de travail temporaire valide, pour leur employeur. Elles ne peuvent travailler légalement pour aucune autre personne au Canada.

- Prestations de maternité

Les femmes peuvent recevoir des prestations de maternité pendant un maximum de quinze semaines (certificat médical nécessaire) à l'intérieur d'une période commençant huit semaines avant la date prévue de l'accouchement, ou la semaine même de l'accouchement s'il survient plus tôt que cette date, et se terminant soit 17 semaines après la semaine prévue de l'accouchement, soit dix-sept semaines après la semaine réelle de l'accouchement, selon la plus récente de ces deux dates.

- Prestations d'adoption

Les prestataires peuvent toucher jusqu'à 15 prestations hebdomadaires (un document attestant que l'adoption est officielle est exigé) à compter de la semaine où l'enfant arrive à la maison. La période prend fin après 17 semaines, lorsqu'il n'y a plus de motif raisonnable pour rester à la maison, ou, lorsque une demande de prestations d'un autre genre, notamment de maladie ou pour suivre un cours de formation, est présentée.

- Prestation spéciale à 65 ans

Les réclamants peuvent recevoir un montant global équivalant à 3 semaines de prestations.

Montant des prestations

Le montant des prestations représente 60 % de la moyenne des gains hebdomadaires assurables (laquelle est fondée sur les 20 dernières semaines d'emploi assurable ou, pour ceux qui ont travaillé pendant moins de 20 semaines, sur la moyenne pour ces semaines). En 1985, la prestation hebdomadaire maximale qu'une personne peut toucher est de 276 $. Le montant varie chaque année.

Environ 2 436 employeurs offrent des régimes de prestations supplémentaires de chômage. Ces derniers permettent aux employeurs de payer certaines prestations à leurs employés qui sont en congé dû à une mise à pied, à la maladie ou à la grossesse. Ces prestations sont versées en plus des prestations d'assurance-chômage auxquelles sont admissibles les employés. De cette façon, les personnes en congé temporaire peuvent toucher un revenu semblable à leur salaire net habituel.

Les réclamants qui viennent de quitter leur premier emploi ou qui ont réintégré le marché du travail après une absence de plus d'un an doivent également avoir travaillé plus longtemps avant de toucher des prestations, soit 20 semaines dans la dernière année. Cela s'applique à toutes les régions.

Pour avoir droit aux prestations ordinaires d'assurance-chômage, une personne doit être apte au travail et chercher un autre emploi, sauf si elle suit des cours de formation approuvés.

En plus des prestations ordinaires, des prestations spéciales sont versées aux personnes qui ne peuvent travailler parce qu'elles sont malades, blessées, mises en quarantaine, enceintes ou qu'elles adoptent un enfant.

Tous réclamants, sauf ceux qui reçoivent la prestation pour les personnes de 65 ans, sont assujettis à une période d'attente de deux semaines, à compter du jour de la demande, avant de toucher des prestations.

Période de versement des prestations

- Prestations ordinaires

Les réclamants peuvent toucher une semaine de prestations d'assurance-chômage pour chaque semaine d'emploi assurable au cours des 52 dernières semaines, jusqu'à concurrence de 25 semaines. De plus, ceux qui ont travaillé au-delà de 26 semaines peuvent toucher une semaine de prestation pour chaque période de deux semaines de travail, jusqu'à concurrence de 13 semaines de prestations. Quand ils ont épuisé les prestations auxquelles ils ont droit en fonction du nombre de semaines de travail, des semaines de prestations supplémentaires peuvent être versées, selon le taux de chômage de la région. En ce cas, la période maximale de versement est de 32 semaines. Mais quelle que soit la situation des intéressés, ils ne peuvent toucher plus de 50 semaines de prestations en rapport avec une seule demande.

- Prestations de maladie

Les réclamants peuvent toucher des prestations jusqu'à concurrence de quinze semaines, selon le genre d'affection (certificat médical requis).

ASSURANCE-CHÔMAGE (A-C)

Champ d'application

Environ 95 % de tous les travailleurs au Canada sont protégés par le régime d'assurance-chômage et les emplois visés sont appelés emplois assurables. Pour avoir droit à l'assurance, les travailleurs doivent être au service du même employeur pendant 15 heures par semaine au moins, ou gagner 92 $ par semaine au moins en 1985. L'assurance-chômage ne protège ni les travailleurs autonomes ni les travailleurs âgés de plus de 65 ans. (Les travailleurs qui atteignent l'âge de 65 ans et qui ont accumulé 20 semaines d'emploi assurable au cours des 52 dernières semaines peuvent être admissibles à un montant global d'assurance-chômage équivalant à trois semaines de prestations, qu'ils cessent de travailler ou non. Toutefois, cette prestation spéciale n'est pas versée automatiquement; il faut en faire la demande au Centre d'emploi du Canada dès que possible après avoir atteint l'âge de 65 ans.)

Admissibilité

Pour toucher les prestations ordinaires, une personne doit avoir occupé un emploi assurable pendant au moins de 10 à 14 semaines au cours de ce qui s'appelle, dans le cadre du programme, la "période de référence". Cette période est constituée des 52 dernières semaines ou du nombre de semaines depuis la dernière demande de prestations, selon celle de ces deux circonstances qui est la plus récente. Le nombre de semaines nécessaires dépend du taux de chômage dans la région où réside habituellement le réclamant.

Certaines personnes doivent travailler plus de 10 à 14 semaines avant de recevoir les prestations ordinaires. Celles qui ont touché des prestations au cours de l'année précédente et qui font une nouvelle réclamation peuvent avoir à travailler jusqu'à six semaines de plus qu'elles ne le devaient pour leur première réclamation. Le nombre de semaines supplémentaires dépend du nombre de semaines pour lesquelles elles ont reçu des prestations la première fois. Cependant, cela ne s'applique pas aux personnes qui demeurent dans une région où le taux de chômage est supérieur à 11,5 %.

Créer des entreprises commerciales grâce à une expansion planifiée par la collectivité en accord avec les stratégies de développement régional.

Encourager et accroître la capacité de gestion locale par des activités communautaires de développement comme la préparation d'une infrastructure.

Participants

Une organisation qui représente les parties intéressées au développement communautaire dans une collectivité de moins de 50 000 personnes et qui répond aux conditions suivantes:

- un problème de chômage persistant;
- un potentiel de croissance;
- une aptitude manifeste à planifier.

Parrains/employeurs

Chambres de commerce, organismes d'expansion économique, conseils de bandes, municipalités (conditionnel), sociétés CLÉ.

Où présenter une demande

Bureau de la Direction générale du développement de l'emploi ou Centre d'emploi du Canada (CEC) le plus proche.

Participants

Travailleurs mis à pied, personnes dont les prestations d'assurance-chômage sont épuisées, prestataires d'assurance-chômage, prestataires d'aide sociale, travailleurs de secteurs ou de professions désignées dans le cadre de plus vastes programmes d'assistance comme le Programme d'aide à l'adaptation de l'industrie et de la main-d'oeuvre (PAIM) ou le Programme canadien de renouveau industriel (PCRI), étudiants qui poursuivent leurs études, jeunes, femmes, autochtones et personnes handicapées.

Parrains/employeurs

Organisations, entreprises commerciales, particuliers, ministères ou organismes des gouvernements fédéral, provinciaux et territoriaux (qui doivent désigner un employeur non gouvernemental), municipalités.

Où présenter une demande

Bureau de la Direction générale du développement de l'emploi ou Centre d'emploi du Canada (CEC) le plus proche.

4. Croissance locale de l'emploi (CLÉ)

Objectif principal

Augmenter les emplois permanents dans les collectivités où le chômage chronique est élevé.

Objectifs secondaires

Permettre aux collectivités d'analyser leur situation et de planifier un mode d'action visant à réduire le chômage.

Permettre à des organismes communautaires de planifier des activités de développement de l'emploi directement reliées aux objectifs de la collectivité.

Favoriser un processus communautaire de création d'emplois en investissant dans des entreprises commerciales locales et en les appuyant.

Participants

Les personnes défavorisées à cause d'un manque d'instruction, de formation ou d'expérience professionnelle, ou à cause de handicaps mentaux ou physiques qui les empêchent de participer à la population active.

Parrains/employeurs

Organisations, entreprises commerciales, particuliers, municipalités et conseils scolaires si le gouvernement provincial pertinent ne s'y oppose pas.

Où présenter une demande

Bureau de la Direction générale du développement de l'emploi ou Centre d'emploi du Canada (CEC) le plus proche.

3. Canada au travail

Objectif principal

Créer pour des personnes en chômage des emplois de plus en plus productifs pour des périodes déterminées.

Objectifs secondaires

Créer immédiatement pour des personnes en chômage des emplois pour des périodes déterminées.

Créer des emplois provisionnels en réponse aux bouleversements sur le marché du travail.

Faire appel aux dispositions sur le soutien du revenu aux termes de l'article 38 de la Loi sur l'assurance-chômage.

Fournir à des groupes défavorisés, ainsi déterminés dans le cadre d'un programme d'assistance plus étendu, des emplois pour des périodes déterminées.

Fournir des emplois d'été à des étudiants qui poursuivent leurs études.

Appuyer les activités prioritaires à l'échelle locale.

1. Accès-carrière

Objectif principal

Stimuler les possibilités d'emploi offerts aux personnes dont la participation à la population active peut être améliorée par ce moyen.

Objectifs secondaires

Fournir à des personnes une occasion de surmonter tout obstacle grave à l'emploi auquel elles font face.

Fournir à des personnes une occcasion d'acquérir une expérience professionnelle.

Participants

Personnes handicapées, défavorisées ou sans expérience, jeunes et étudiants. (Les jeunes seront surtout visés en 1984-1985.)

Parrains/employeurs

Tout employeur à l'exception des ministères et organismes de gouvernements provinciaux.

Où présenter une demande

Centre d'emploi du Canada (CEC).

2. Compagnie de travailleurs

Objectif principal

Fournir aux personnes grandement défavorisées sur le plan de l'emploi la préparation nécessaire et l'occasion d'acquérir des compétences professionnelles leur permettant d'occuper un emploi.

Objectifs secondaires

Créer pour les ressources communautaires existantes ainsi que les entreprises commerciales et les services gouvernementaux locaux, des occasions de favoriser l'intégration dans la population active des personnes grandement défavorisées sur le plan de l'emploi.

d) Aide au titre des voyages des stagiaires

Couvre certains des frais de déplacement entre l'école et le lieu de résidence du stagiaire inscrit à un cours dans le cadre du Programme national de formation.

e) Aide spéciale au titre des voyages

Couvre une partie des frais de déplacement pour obtenir des services d'emploi non offerts là où habite le travailleur (soit des services de counseling et l'administration de tests qui permettront au travailleur d'obtenir et de conserver un emploi). La somme reçue est fonction de la distance à parcourir et du nombre de nuits d'hébergement nécessaires en cours de route, et elle est payée avant le départ.

Prestataires et dépenses*

Programme	Dépenses en millions de dollars	Nombre de bénéficiaires (excluant l'aide au titre des voyages des stagiaires)
PMMC (Mobilité)	13 186 $	43 307

* Chiffres prévus pour 1984-1985.

Source: Emploi et Immigration Canada.

IV. PROGRAMMES DE CRÉATION D'EMPLOIS

Le 12 septembre 1983, quatre programmes fédéraux de création d'emplois ont été annoncés. Ils sont le résultat de l'unification et du renforcement de nombreuses mesures mises de l'avant au cours des dernières années par Emploi et Immigration Canada.

Admissibilité

Les travailleurs ayant droit à l'aide à la mobilité sont ceux qui:

a) sont en chômage;
b) sont sous-employés (c.à-d. qui travaillent, mais à un niveau ne correspondant pas à leurs études ou à leur formation); ou
c) ont reçu un avis écrit de mise à pied.

LES DEMANDES D'AIDE À LA MOBILITÉ DOIVENT ÊTRE FAITES AVANT DE VOYAGER ET AVANT D'ENGAGER DES FRAIS DE DÉPLACEMENT OU DE COMMENCER À OCCUPER UN NOUVEL EMPLOI.

Prestations

a) Aide au déménagement

Couvre une partie des frais de déménagement de la famille et de ses effets vers une autre localité afin d'occuper un emploi à plein temps. Toutefois, les conseillers en emploi tentent de placer les travailleurs localement avant que l'aide au déménagement puisse être envisagée.

b) Aide au titre d'un voyage en vue d'un emploi temporaire

Couvre certains des frais de déplacement pour se rendre sur les lieux d'un emploi agricole saisonnier ou d'un autre genre d'emploi temporaire qui dure au moins six semaines. Les étudiants sont admissibles s'ils se rendent sur les lieux d'un emploi d'été lorsque le poste ne peut être comblé à l'échelle locale. La somme reçue dépend de la distance parcourue et est payée en espèces avant le départ.

c) Aide à la prospection d'un emploi

Couvre certains des frais engagés pour se rendre dans une autre région afin d'y chercher un emploi offert au CEC lorsqu'il n'y a pas de débouchés dans la région où habite le travailleur. La somme reçue varie selon la distance parcourue et le nombre de nuits d'hébergement nécessaires en cours de route. Des fonds sont également disponibles afin de permettre aux conjoints de visiter le nouveau milieu pour y évaluer les conditions de vie.

b) Employés: Les étudiants à plein temps qui ont l'intention de poursuivre leurs études à l'automne et qui sont légalement autorisés à travailler au Canada. Ils doivent être adressés aux employeurs par un Centre d'emploi du Canada ou un Centre d'emploi du Canada pour étudiants.

Demandes

Les parrains éventuels doivent communiquer avec le Centre d'emploi du Canada le plus proche ou le bureau de la Direction générale du développement de l'emploi au début de l'année civile pour obtenir des renseignements ou des formulaires de demande.

III. PROGRAMME DE MOBILITÉ DE LA MAIN-D'OEUVRE DU CANADA (PMMC)

Objectif

Encourager les travailleurs qui ne peuvent trouver un emploi là où ils habitent à se rendre là où leurs compétences sont recherchées.

Méthode

Les travailleurs peuvent recevoir une aide financière pour:

a) les aider eux-mêmes et les personnes à leur charge à déménager dans la région où ils ont obtenu un emploi à plein temps;
b) les aider à chercher des emplois dans une autre région;
c) payer certains de leurs frais de déplacement vers les centres de formation où ils sont inscrits à des cours dans le cadre du Programme national de formation;
d) les aider à se rendre sur les lieux d'un emploi agricole saisonnier;
e) les aider à voyager afin de profiter d'un autre genre d'emploi temporaire d'au moins six semaines, mais de pas plus de neuf semaines;
f) les aider à voyager afin de profiter de services d'emploi de la CEIC non offerts là où ils habitent.

II. ÉTÉ CANADA

Objectifs

Augmenter le nombre d'emplois d'été offerts aux étudiants; créer des emplois d'été qui fourniront aux étudiants expérience et occasions d'apprendre pour accroître leur aptitude à l'emploi plus tard; et fournir un service de placement dans des emplois d'été qui fasse correspondre étudiants et employeurs qui ont besoin de travailleurs.

Méthode

Pour les projets d'Été Canada au travail, les parrains doivent créer des emplois pour au moins trois étudiants de leur milieu, dans des activités productives qui favorisent des priorités communautaires. Les emplois doivent exposer les étudiants à un milieu de travail réaliste et leur donner la chance d'acquérir une expérience pertinente.

Les stages dans le cadre d'Été Accès-carrière doivent fournir aux étudiants l'occasion de mettre leurs connaissances à l'épreuve dans un milieu de travail, et d'acquérir des compétences pratiques et le genre d'expérience qui leur permettra par la suite de faire la transition de l'école au travail.

Financement

Pour Été Canada au travail, le gouvernement du Canada accorde une contribution s'appliquant aux salaires des étudiants. Une contribution peut également être versée pour les frais généraux liés à l'emploi. Été Accès-carrière crée des stages pour étudiants grâce à des subventions aux salaires.

Admissibilité

a) Parrains: des personnes, des organismes établis comme les groupes communautaires et bénévoles, des associations professionnelles et techniques, des municipalités (là où la province ne s'y oppose pas) et des employeurs du secteur privé peuvent parrainer des projets.

Les recommandations de tous les comités mixtes sont alors examinées à l'administration centrale du point de vue des fonds disponibles et des projets déjà approuvés. Les priorités nationales, la liste des priorités des comités mixtes, et une liste des recommandations à approuver sont envoyées simultanément au Ministre et à la Commission pour obtenir leur consentement et leur approbation.

Contributions à l'établissement de propositions de projets

Des contributions jusqu'à concurrence de 50 000 $ peuvent également être fournies à des groupes de personnes ou à des organismes sans but lucratif pour aider à payer les frais d'établissement de propositions de projets détaillées et bien structurées.

Bénéficiaires et dépenses*

Programme	Dépenses en millions de dollars	Stagiaires
FORMATION EN ÉTABLISSEMENT		163 030 à plein temps
frais de formation (tous les achats)	516,0 $	
allocations	109,1	
prestations d'assurance-chômage	206,0	
FORMATION INDUSTRIELLE	125,5	46 119
CAISSE D'ACCROISSEMENT DES COMPÉTENCES PROFESSIONNELLES	36,8	———
TOTAL (PNF)	993,4 $	209 149

* Chiffres définitifs pour 1983-1984.

Source: Emploi et Immigration Canada.

Admissibilité

Les instituts de formation privés sans but lucratif et publics (p. ex., les instituts de technologie, les collèges communautaires, les écoles d'arts et de sciences appliqués, les Cégeps et les centres de formation professionnelle) et peuvent présenter des projets en vue d'obtenir une aide financière.

Les organismes privés de formation sans but lucratif peuvent présenter des projets pour répondre aux besoins de secteurs industriels ou de groupes d'employeurs en fait de personnel qualifié, et aux besoins d'adultes, tels les invalides, qui ont besoin d'une formule ou d'un milieu de formation spécialement adapté afin d'acquérir les compétences nécessaires.

Aide financière

Des fonds couvrant les frais d'immobilisation sont offerts pour tous les projets approuvés, jusqu'à concurrence de 40 000 $ par place de stagiaire. Des fonds peuvent également être disponibles au titre des frais de premier établissement et des frais liés à l'élaboration des cours.

Méthode

Les propositions de projets doivent viser la création, l'expansion ou la modernisation d'installations permettant de dispenser une formation dans des secteurs professionnels désignés, d'importance nationale, ou à des adultes ayant des besoins spéciaux.

Les propositions doivent énoncer les buts des projets et leurs rapports avec les objectifs nationaux de formation, le genre et l'importance de la formation, le mode d'administration et de fonctionnement des installations proposées, ainsi que le budget prévu.

Les propositions des établissements publics de formation doivent être adressées aux ministères provinciaux de l'Éducation et celles des groupes privés sans but lucratif aux bureaux régionaux de la CEIC, pour examen préliminaire.

Le comité fédéral-provincial évalue les projets pour déterminer s'ils répondent aux critères du programme, et fait des recommandations à étudier aux séances d'affectation de fond qui se tiennent tous les trois mois.

Admissibilité

Les travailleurs doivent:

a) avoir atteint l'âge légal de fin de scolarité dans la province de résidence;
b) être au service de l'employeur contractant ou d'un membre de l'association contractante pendant la période de formation;
c) bénéficier de la formation reçue et de l'expérience acquise, par l'accroissement de leurs possibilités d'emploi ou de capacité salariale.

Les employeurs doivent être:

a) une société juridiquement constituée, une association ou un propriétaire unique;
b) une association d'employeurs juridiquement constituée;
c) une société de la couronne ou autre ministère ou organisme gouvernemental qui n'est pas subventionné principalement grâce aux recettes fiscales;
d) une administration ou un organisme provincial ou municipal s'occupant de la formation des clients qui ont des besoins spéciaux;
e) une coopérative, une caisse populaire ou un organisme de même genre;
f) toute association, tout syndicat ou tout organisme communautaire juridiquement constitué.

Rien ne garantit à un employeur ou à un travailleur en particulier qu'il recevra une aide financière. C'est le Comité fédéral-provincial mixte qui fixe les priorité globales pour chaque province et chaque territoire en vue de l'utilisation des fonds disponibles, et les responsables de la Commission prennent les décisions indiquées en fonction de ces priorités.

3. Caisse d'accroissement des compétences professionnelles

Objectifs

Aider à faire face à la pénurie prévue de travailleurs spécialisés dans les secteurs techniques et les professions connexes, et permettre à ceux qui sont défavorisés sur le plan de l'emploi de suivre une formation, plus particulièrement une formation adaptée à leurs besoins.

2. Formation industrielle (Programme national de formation industrielle)

Objectifs

Satisfaire aux besoins des employeurs en personnes compétentes et accroître les possibilités d'emploi ou de capacité salariale des travailleurs, en élargissant et en améliorant la formation fournie par les employeurs.

Méthode

La Commission peut passer un contrat avec un employeur pour le défrayer de la plupart des frais de formation et d'une partie du salaire versé au stagiaire pour la formation d'une durée d'au moins une semaine et d'au plus deux ans. Le montant que l'employeur reçoit pour les salaires varie selon les circonstances et est basé sur un pourcentage des salaires réellement payés. Quand le pourcentage dépasse 75 p. 100, le maximum est de 350 $ par semaine.

Champ d'application

Comprend le Programme de formation dans les métiers en pénurie de main-d'oeuvre spécialisée (FMPMS) et le Programme de formation industrielle générale (PFIG), qui se distinguent par le degré de compétence requis, la durée de la formation, et la désignation des professions. Une aide financière du gouvernement fédéral est fournie aux employeurs pour une période maximale d'un an dans le cadre du PFIG et de deux ans dans le cadre du FMPMS, la formation étant plus complexe dans ce dernier cas.

Le Programme de formation dans les métiers en pénurie de main-d'oeuvre spécialisée comprend, par exemple, la formation des outilleurs-ajusteurs, des réparateurs d'équipement électronique, des mécaniciens d'entretien de machines industrielles et d'autres travailleurs dans des métiers où il y a, ou y aura, une demande importante.

Le Programme de formation industrielle générale forme des travailleurs dans d'autres secteurs où la demande de personnel est plus forte, recycle les travailleurs touchés par les nouveaux changements technologiques et industriels, forme les chômeurs, les femmes dans des emplois non traditionnels, et les adultes qui ont des besoins particuliers.

Accords fédéraux-provinciaux

Grâce à des accords fédéraux-provinciaux, les provinces sont remboursées pour les frais de formation professionnelle des personnes inscrites au Programme national de formation.

Choix des stagiaires

Les conseillers des centres d'emploi choisissent les adultes qui suivront des cours de formation.

Admissibilité

a) Avoir atteint l'âge légal de fin de scolarité de la province où le cours est donné; et
b) Avoir quitté l'école depuis au moins 12 mois après avoir atteint l'âge légal de fin de scolarité. Cette exigence ne s'applique pas aux apprentis ni lorsqu'il y a un besoin d'ouvriers qualifiés dans des professions particulières.

Soutien de revenu

Une aide financière est fournie à pratiquement tous les stagiaires à plein temps sous forme de prestations d'assurance-chômage pour ceux qui y sont admissibles ou d'une allocation de formation, comme suit:

Stagiaire vivant avec son conjoint ou père ou mère ayant un emploi	25 $/semaine
Stagiaire indépendant sans personnes à charge	70 $/semaine
Stagiaire avec: 1 personne à charge.....	100 $/semaine
2 personnes à charge.....	115 $/semaine
3 personnes à charge.....	130 $/semaine
4 personnes à charge	145 $/semaine
Chaque personne à charge supplémentaire	15 $/semaine

Une allocation de séjour hors du foyer ou de trajet peut également être payée au besoin, ainsi qu'une allocation d'entretien de personnes à charge lorsque cela est indispensable.

b) Formation préparatoire à l'emploi

Prépare les travailleurs à occuper directement un emploi et est destinée aux clients qui ont des besoins spéciaux et à qui il faut une formation pour améliorer leur aptitude à l'emploi, mais qui ne peuvent profiter d'un programme de formation ordinaire.

c) Programme d'adaptation au travail

Aide les clients qui éprouvent de sérieux problèmes lorqu'il s'agit d'obtenir et de garder un emploi et dont les besoins immédiats ne sont d'ordre ni scolaire ni professionnel. Les cours favorisent l'acquisition de comportements et d'attitudes conformes à ce qu'attend l'employeur.

d) Cours de langue

Cours à l'intention des immigrants, des autochtones canadiens et des migrants canadiens qui ne peuvent trouver d'emploi convenable parce qu'ils ne connaissent ni l'une ni l'autre des deux langues officielles.

e) Apprentissage

Fournit la partie cours théoriques des programmes d'apprentissage destinés aux apprentis inscrits dans les provinces.

f) Formation professionnelle

Fait acquérir des compétences particulières pour l'entrée sur le marché du travail, assure un recyclage ou permet de se tenir au courant des progrès techniques réalisés dans le milieu de travail.

Les places pour ces cours sont achetées des provinces par la CEIC et, à l'occasion, d'établissements privés. Les cours durent de quelques semaines à une année. Les travailleurs peuvent être formés au-delà de la période initiale de 52 semaines pour obtenir des compétences de niveau supérieur, non compris la formation menant à un diplôme universitaire ni les cours de trois ans en collège communautaire ou en CEGEP.

COMMISSION DE L'EMPLOI ET DE L'IMMIGRATION DU CANADA (CEIC)

I. PROGRAMME NATIONAL DE FORMATION (PNF)

Ce programme a deux buts principaux:

a) procurer une formation professionnelle à la main-d'oeuvre pour répondre plus adéquatement au besoin de compétences engendré par l'évolution économique;
b) accroître les possibilités d'emploi et de capacité salariale de chaque travailleur.

La Commission finance deux genres de formation:

a) la formation en établissement donnée dans les collèges communautaires provinciaux, les écoles publiques ou privées et les centres d'enseignement professionnel;
b) la formation industrielle donnée par l'employeur et les associations d'employeurs.

1. Formation en établissement (Programme national de formation en établissement)

Objectifs

Ce programme prépare les clients du Centre d'emploi du Canada aux emplois et leur permet d'améliorer leurs compétences afin de s'adapter aux nouvelles techniques ou à d'autres changements qui se produisent dans le monde du travail grâce à un programme de cours offerts dans les centres de formation provinciaux.

Cours

a) Cours préparatoire à la formation professionnelle

Il s'agit de cours de rattrapage scolaire pour les adultes qui ne satisfont pas aux exigences d'admission aux cours de formation professionnelle ou qui ont besoin de s'instruire en vue de se qualifier pour un emploi.

Contributions fédérales aux provinces et aux territoires en vertu du Programme de Réadaptation professionnelle des invalides au cours de l'année financière 1983-1984

Province	Total (en milliers de dollars)
Terre-Neuve	1 143
Île-du-Prince Édouard	502
Nouvelle-Écosse	2 864
Nouveau-Brunswick	4 401
Ontario	35 139
Manitoba	1 671
Saskatchewan	3 684
Alberta	10 368
Colombie-Britannique	7 050
Territoires du Nord-Ouest	-
Yukon	686
Total	67 508

Remarque: Ces montants représentent les paiements effectués aux provinces pour les réclamations soumises durant l'année financière et peuvent inclure des paiements imputables à des années précédentes.

Source: Direction du Régime d'assistance publique du Canada, Santé et Bien-être social Canada.

Les services sont fournis soit directement par la province, soit par l'entremise d'organismes bénévoles financés par la province.

Partage des frais

Les frais suivants sont aptes au partage:

- les salaires, les déplacements et la formation du personnel dont les fonctions sont directement liées au programme de réadaptation professionnelle, et les autres frais administratifs;
- les biens ou services fournis à des clients, à titre individuel; et
- les frais engagés par les provinces pour financer des projets de recherche destinés à améliorer le fonctionnement des programmes de réadaptation professionnelle.

Financement direct pour la recherche

En vertu de la Loi sur la réadaptation professionnelle des invalides, le ministère accorde des subventions pour la recherche en matière de réadaptation professionnelle entreprise par des individus et par des organismes bénévoles. Une somme de 40 000 $ a été accordée en 1983-1984 pour divers projets de recherche.

Administration

Santé et Bien-être social Canada, Direction générale des programmes de service social, Direction du Régime d'assistance publique du Canada.

Dépenses

Année financière 1983-1984, part fédérale - 67 508 000 $ (Voir tableau, p.30).

Source: Direction du Régime d'assistance publique du Canada, Santé et Bien-être social Canada.

Financement

Fonds du revenu consolidé.

PROGRAMME DE RÉADAPTATION PROFESSIONNELLE DES INVALIDES (RPI)

Champ d'application

En vertu d'accords avec toutes les provinces et les territoires, à part le Québec, le gouvernement fédéral assume 50 % des coûts engagés par les provinces* pour fournir un programme complet de réadaptation professionnelle aux invalides physiques et mentaux.

Bien que le Québec ne participe pas à ce programme, une partie importante des frais engagés par la province pour des services offerts aux personnes invalides est partagée par le gouvernement fédéral dans le cadre du Régime d'assistance publique du Canada.

Admissibilité

Sont admissibles au programme de réadaptation professionnelle des invalides les personnes invalides jugées capables d'atteindre un niveau de fonctionnement leur permettant de poursuivre une occupation effectivement rémunératrice.

Avantages

Les services fournis aux individus en vertu d'un programme complet de réadaptation professionnelle comprennent:

- l'évaluation;
- le counseling;
- les services de rétablissement;
- la fourniture de prothèses, de fauteuils roulants, de moyens techniques et d'autres appareils;
- la formation professionnelle et le placement sur le marché du travail;
- la fourniture de livres, d'outils et d'autres appareils indispensables au processus de réadaptation professionnelle; et
- des allocations de subsistance selon les besoins de chaque personne.

---

* Le terme "provinces" comprend les territoires sauf indication contraire.

Imposition

La pension de SV est imposable; le SRG et l'AAC ne le sont pas, mais les versements peuvent venir modifier le montant des exemptions personnelles dans le cas d'un contribuable qui déclare à sa charge le bénéficiaire de l'une ou l'autre de ces prestations, du fait qu'elles doivent entrer dans le calcul du revenu net d'une personne à charge, aux fins d'impôt.

Administration

Les trois programmes SV, SRG et AAC, relèvent de la Direction générale des programmes de la sécurité du revenu, du ministère de la Santé nationale et du Bien-être social, et sont appliqués grâce à un réseau de quelque 150 bureaux régionaux, de district et locaux, établis dans tout le pays. Le personnel de ces bureaux fournit aussi des conseils et de l'aide aux clients relativement au Régime de pensions du Canada et aux allocations familiales.

Bénéficiaires - octobre 1984

Bénéficiaires de la SV

SV seulement	1 258 388
SV et SRG	1 270 335
Total	2 528 723
Bénéficiaires de l'AAC	94 110
Total des bénéficiaires	2 622 833

Source: Direction générale des programmes de la sécurité du revenu, statistiques sur les programmes de sécurité de la vieillesse, octobre 1984.

Dépenses

Année financière 1983-1984 10 406,3 M de $

(M = Millions)

Source: Direction générale des programmes de la sécurité du revenu, Santé et Bien-être social Canada.

Prestations mensuelles*

	octobre 1984	décembre 1984	janvier 1985
	$	$	$
Sécurité de la vieillesse	272,17	272,17	273,80
Supplément de revenu garanti (le maximum) une personne seule ou une personne mariée dont le conjoint ne reçoit ni la pension de SV ni l'AAC.	298,47	323,47	325,41
un couple marié, tous deux pensionnés - chacun	210,67	210,67	211,93
Allocation au conjoint (le maximum)	482,84	482,84	485,73
Allocation au conjoint prolongée**	508,06	533,06	536,26

Source: Direction générale des programmes de la sécurité du revenu, Santé et Bien-être social Canada.

---

* Les prestations de SV sont rajustées conformément aux variations de l'indice des prix à la consommation, aux mois de janvier, avril, juillet et octobre.

** Une modification récente apportée à la Loi sur la sécurité de la vieillesse permet que le SRG versé selon le taux de personnes seules soit haussé de 50 $. Cette hausse se fera en deux étapes et elle s'appliquera également aux bénéficiaires de l'AAC prolongée.

qui est assujettie à un examen du revenu, est calculé en fonction du revenu annuel combiné du couple. À compter de janvier 1985, le plafond de revenu au-dessous duquel l'allocation au conjoint peut être payée est de 14 592 $.

Le maximum de l'allocation est égal à la pension de SV plus le maximum du SRG selon le taux accordé aux personnes mariées. Le montant de l'allocation au conjoint est réduit de 3 $ pour chaque 4 $ du revenu mensuel combiné du couple, jusqu'à disparition de la partie équivalant à la pension de SV complète ou partielle. Ensuite, la partie équivalant au SRG et la prestation de SRG du pensionné sont l'une et l'autre réduites de 1 $ pour chaque 4 $ additionnels du revenu mensuel combiné du couple.

L'allocation au conjoint peut être payée à l'étranger pendant les six mois qui suivent celui où le bénéficiaire ou le conjoint pensionné quittent le Canada, après quoi le paiement est suspendu. S'il s'agit d'une absence temporaire, les versements peuvent être repris quand le bénéficiaire de l'allocation et le conjoint pensionné reviennent au pays, pourvu qu'ils satisfassent aux autres conditions d'admissibilité. Si le couple a cessé d'habiter au Canada, les versements ne peuvent reprendre que lorsque les intéressés s'y établissent de nouveau.

Prolongation du paiement de l'allocation au conjoint après le décès du pensionné

À compter de novembre 1979, un conjoint qui a droit à l'allocation pour le mois où survient le décès du pensionné conserve ce droit jusqu'à 65 ans, ou jusqu'à ce qu'il se remarie. De plus, à partir du 1er juillet 1984, le conjoint survivant d'un pensionné décédé peut soumettre une demande d'allocation au conjoint même si le conjoint pensionné était décédé avant que la demande ne soit présentée par les 2 membres du couple. Toutefois, le conjoint survivant devait être admissible au programme durant le mois de décès du conjoint pensionné. Les versements dus pour les mois qui suivent le décès du pensionné sont recalculés en fonction du seul revenu du conjoint survivant. Le versement maximal est réduit de 3 $ par mois pour chaque 4 $ de revenu mensuel touché par le conjoint survivant, jusqu'à disparition de la partie équivalant à la pension de SV; la partie équivalant au SRG est ensuite réduite de 1 $ pour chaque 2 $ additionnels de revenu mensuel. Il faut faire une nouvelle demande chaque année, tout comme pour toucher le SRG et le montant ordinaire de l'allocation au conjoint.

au régime d'assurance sociale de l'autre État signataire et qui ont déjà résidé au Canada afin de leur permettre d'établir leur droit aux prestations de sécurité sociale de cet autre État.

Quand une personne devient admissible à la pension de sécurité de la vieillesse, grâce à la totalisation, le montant payable est déterminé au taux de 1/40e du plein montant de la pension pour chaque année complète de résidence au Canada après l'âge de 18 ans. Les prestations payables par l'autre État signataire sont aussi calculées proportionnellement aux périodes réelles de cotisations versées dans cet État.

SUPPLÉMENT DE REVENU GARANTI (SRG)

Les pensionnés de la SV qui n'ont pas de revenu ou dont le revenu est restreint, mises à part les prestations de SV, peuvent, sur demande, recevoir le supplément de revenu garanti, habituellement fonction du revenu touché par les pensionnés au cours de l'année précédente et calculé conformément à la Loi de l'impôt sur le revenu. Le maximum du SRG est réduit de 1 $ par mois pour chaque 2 $ provenant mensuellement d'une autre source de revenu. Dans le cas d'un couple marié, il est estimé que chacun reçoit la moitié du revenu combiné des deux conjoints. Le SRG est ajouté au chèque de SV du pensionné. Le SRG ne se paie à l'étranger que pendant la période de six mois suivant celui où le bénéficiaire a quitté le Canada. Lorsqu'il s'agit d'un pensionné résidant au Canada mais temporairement absent du pays, les paiements peuvent reprendre lorsqu'il revient au Canada si les autres conditions d'admissibilité sont remplies. Lorsqu'un pensionné ne réside plus au Canada, les paiements ne peuvent reprendre que lorsqu'il s'y établit de nouveau.

ALLOCATION AU CONJOINT (AAC)

Le conjoint d'un pensionné de la SV peut avoir droit à l'allocation au conjoint s'il est âgé entre 60 et 65 ans et s'il satisfait à certaines conditions de résidence. Avant le 1er juillet 1984, l'allocation au conjoint complète ou partielle était versée en fonction du nombre d'années pendant lesquelles le conjoint avait résidé au Canada. Cependant, en raison d'une modification mise en vigueur à cette date, un conjoint ayant un minimum de 10 années de résidence au Canada après l'âge de 18 ans peut être admissible à l'allocation maximum. Le montant de l'allocation,

l'approbation de la demande; celles qui n'ont plus leur domicile légal au Canada devaient être des citoyens canadiens ou résider légalement au pays le jour précédant celui où elles ont cessé d'y habiter.

Une fois la demande approuvée, la pension (complète ou partielle) peut être payée indéfiniment à l'étranger si le pensionné a résidé au pays pendant 20 années au moins après l'âge de 18 ans. Sinon, elle ne peut l'être que pour le mois où le pensionné quitte le pays et pour les six mois suivants, après quoi le paiement est suspendu. Si le pensionné s'absente temporairement, les versements sont repris à son retour au Canada. Par contre, s'il ne réside plus au pays, ces versements ne reprendront que lorsqu'il s'y établira de nouveau.

A partir du 1er juillet 1984, suite à une modification apportée à la Loi sur la sécurité de la vieillesse, les personnes qui reçoivent seulement une pension partielle et qui ne disposent que de peu ou pas de revenu peuvent être admissibles à des prestations additionnelles de supplément de revenu garanti. Ces personnes seront maintenant garanties le même revenu de retraite que les pensionnés qui reçoivent la pension complète de la sécurité de la vieillesse.

ACCORDS INTERNATIONAUX EN MATIÈRE DE SÉCURITÉ SOCIALE

Les modifications de 1977 apportées à la Loi sur la sécurité de la vieillesse ont permis au programme de la SV de faire l'objet d'accords réciproques avec d'autres pays, en matière de sécurité sociale. Voici les accords qui sont mis en application et les dates de leur entrée en vigueur: France - 1er mars 1981; Grèce - 1er mai 1983; Italie - 1er janvier 1979; Jamaique - 1er janvier 1984; Portugal - 1er mai 1981; États-Unis - 1er août 1984. Un accord avec la Belgique a été signé en mai 1984 et entrera en vigueur au moment de sa ratification par les assemblées parlementaires des pays en cause.

Les accords permettent à des personnes qui résident ou qui ont résidé dans l'autre État signataire d'additionner (ou totaliser) leurs périodes de résidence dans cet État, d'une part, et au Canada, d'autre part, afin d'atteindre le minimum exigé pour l'ouverture du droit à la pension de sécurité de la vieillesse. La totalisation s'applique également aux personnes qui ont versé des cotisations

SÉCURITÉ DE LA VIEILLESSE, SUPPLÉMENT DE REVENU GARANTI et ALLOCATION AU CONJOINT

SÉCURITÉ DE LA VIEILLESSE (SV)

Champ d'application

Les personnes de 65 ans ou plus peuvent avoir droit à une pension complète ou à une pension partielle, selon leur nombre d'années de résidence au Canada après avoir atteint l'âge de 18 ans.

La pension complète est versée à toutes les personnes qui ont résidé au pays pendant 40 années en tout après l'âge de 18 ans.

La pension complète est aussi versée aux personnes qui avaient 25 ans ou plus le 1er juillet 1977 et qui résidaient au Canada à cette date ou y avaient résidé après l'âge de 18 ans. Dans ce cas, la période de résidence exigée peut se calculer de deux façons:

a) le requérant peut avoir résidé au Canada pendant les dix années qui précèdent immédiatement l'approbation de la demande de pension, ou

b) il peut y avoir été présent, après avoir atteint l'âge de 18 ans, avant les dix années stipulées en a), pendant des périodes égales à trois fois la durée des absences au cours de cette période de dix ans et, en plus, y avoir résidé pendant une année, au moins, immédiatement avant l'approbation de la demande.

Les personnes de 65 ans ou plus qui n'ont pas droit à la pension complète peuvent toucher une pension partielle, en fonction du nombre d'années complètes de résidence au Canada après l'âge de 18 ans. Le versement au Canada exige dix années au moins de résidence, et le versement à l'étranger, 20 années au moins. Le montant d'une pension partielle est calculé au taux de 1/40e de la pension complète pour chaque année de résidence au Canada après l'âge de 18 ans.

En plus de ces conditions de résidence, les personnes demandant une pension complète ou partielle doivent être des citoyens canadiens ou résider légalement au Canada le jour qui précède

Administration

Direction générale des programmes de service social, Santé et Bien-être social Canada

Financement

Fonds du revenu consolidé.

Dépenses

Au 9 novembre 1984, un total de 22 204 projets avaient bénéficié de 137 395 144 $. (Voir le tableau ci-dessous).

Contributions des Nouveaux Horizons
du 18 décembre 1972 au 9 novembre 1984

Province	Nombre de projets	Montant approuvé
Terre-Neuve	506	2 617 146 $
Île-du-Prince-Édouard	222	963 030
Nouvelle-Écosse	820	5 638 872
Nouveau-Brunswick	808	5 047 238
Québec	6 501	35 376 609
Ontario	6 463	47 396 345
Manitoba	1 072	7 272 813
Saskatchewan	1 826	7 179 623
Alberta	1 452	9 369 003
Colombie-Britannique	2 495	16 227 213
T.N.-O. et Yukon	39	307 252
Total	22 204	137 395 144

Source: Direction générale des programmes de service social, Santé et Bien-être social Canada.

PROGRAMME NOUVEAUX HORIZONS

Historique

Le ministre de la Santé nationale et du Bien-être social a annoncé en juillet 1972, l'autorisation, par le Cabinet, de créer le programme Nouveaux Horizons. En décembre 1974, le Cabinet a convenu de recommander qu'on accorde à ce programme le statut permanent.

But

Le but premier du programme est d'atténuer le sentiment de solitude en offrant des subventions à des groupes de personnes à la retraite afin de leur permettre de planifier et d'organiser des activités communautaires qu'ils choisissent et réalisent eux-mêmes. Pour avoir droit à une subvention, un groupe doit généralement comprendre au moins dix volontaires, dont la majorité sont des personnes âgées et à la retraite qui agiront comme directeur des projets.

Nature des projets

Les projets doivent être à but non lucratif. Aucun fonds n'est disponible pour rémunérer les directeurs des projets ou les participants ou pour payer les frais de transport. Des fonds limités peuvent défrayer les groupes des dépenses en immobilisations. Les projets sont financés durant une période pouvant aller jusqu'à 18 mois et le financement peut être prolongé pendant 18 autres mois au cours desquels il diminue graduellement.

Les projets financés jusqu'ici font partie des catégories d'activités suivantes:

a) sports, conditionnement physique et jeux;
b) activités liées aux organisations de personnes âgées;
c) arts, travaux manuels, passe-temps et activités sociales;
d) histoire;
e) services;
f) éducation; et
g) recherches et médias.

Administration

Santé et Bien-être social Canada, Direction générale des programmes de la sécurité du revenu. Le programme des allocations familiales est appliqué par un réseau de quelque 150 bureaux régionaux, de district et locaux, établis dans tout le pays. Le personnel de ces bureaux fournit des conseils et de l'aide relativement à la sécurité de la vieillesse et au Régime de pensions du Canada.

Financement

Fonds du revenu consolidé.

CRÉDIT D'IMPÔT-ENFANT

Le programme fédéral du crédit d'impôt-enfant est entré en vigueur en janvier 1979. Son but est de fournir aux familles à revenu faible ou moyen, une assistance supplémentaire pour leur permettre de payer les frais nécessaires pour élever des enfants. Cette prestation est ajoutée aux allocations familiales mensuelles et elle est ordinairement payée à la mère.

Le programme est appliqué dans le cadre du système fiscal. Le crédit versé en 1985 est de 367 $ pour chaque enfant admissible, payable intégralement aux familles ayant eu en 1984 un revenu net inférieur à 26 330 $. Dans les cas où le revenu familial net était supérieur à 26 330 $, le crédit maximal de 367 $ pour chaque enfant est réduit de 5 % du montant par lequel le revenu net dépasse le revenu maximal admissible. Le crédit maximal est indexé chaque année selon la hausse de l'indice des prix à la consommation.

Le programme fédéral fournit aussi un montant mensuel supplémentaire à l'égard de chaque enfant âgé de douze ans et plus. En 1985, ce montant est de 7,67 $.

Source: Direction générale des programmes de la sécurité du revenu, Santé et Bien-être social Canada.

Bénéficiaires - octobre 1984

Familles - 3 631 144* Enfants - 6 590 018

Source: Direction générale des programmes de la sécurité du revenu, statistiques du programme des allocations familiales, octobre 1984.

Dépenses fédérales

Année financière 1983-1984 - 2 326,6 M de $
(M = Millions)

Source: Direction générale des programmes de la sécurité du revenu, Santé et Bien-être social Canada.

Imposition

Les allocations familiales fédérales sont imposables; cependant, les allocations spéciales, de même que le supplément d'allocations familiales du Québec**, ne le sont pas.

---

* Ce chiffre comprend 34 129 comptes d'organismes de placement d'enfants plus 605 comptes de parents nourriciers. Chaque compte est considéré comme étant une "famille".

** Ceci ne s'applique qu'aux enfants de moins de 16 ans, aux termes du Régime des allocations familiales du Québec. Les allocations payées par le Québec pour les enfants ayant 16 et 17 ans sont un revenu imposable aux fins de l'impôt fédéral. Les versements provinciaux pour les enfants de moins de 16 ans ne sont pas imposables parce que les lois sur l'impôt, au Québec, ne prévoient aucune exemption personnelle pour ces enfants.

Programmes provinciaux, accords fédéraux-provinciaux

La Loi fédérale sur les allocations familiales prévoit qu'un texte législatif d'une province peut modifier l'allocation familiale fédérale mensuelle (mais non l'allocation spéciale) qui peut être payée dans cette province, pourvu:

a) que l'allocation soit fondée seulement sur l'âge des enfants, le nombre d'enfants dans la famille, ou les deux;
b) qu'aucune allocation mensuelle ne soit inférieure à 60 % du taux fédéral actuel; et
c) que le total des paiements dans une province ayant ses propres taux soit, dans la mesure du possible, l'équivalent de ce que serait le taux fédéral dans cette province si la moyenne en était faite sur une période de quatre années consécutives.

Tel qu'indiqué ci-dessous, l'Alberta et le Québec ont choisi cette option et le taux des allocations familiales fédérales payées dans ces provinces est fondé sur l'option provinciale.

Le Québec a également ses propres allocations familiales. Le Régime provincial des allocations familiales du Québec est financé et géré par la province et suit de près le programme fédéral en ce qui a trait aux critères d'admissibilité.

ALBERTA:

Âge de l'enfant	Taux fédéral payé 1985
0-6	24,50 $
7-11	30,00
12-15	39,80
16-17	45,00

QUÉBEC:

Par famille	Taux fédéral 1985	Taux du supplément provincial 1985
1er enfant	18,77 $	7,90 $
2e enfant	29,81	10,55
3e enfant	72,55	13,18
4e et chaque enfant additionnel	72,55	15,80

Source: Direction générale des programmes de la sécurité du revenu, Santé et Bien-être social Canada.

ALLOCATIONS FAMILIALES (AF)

Champ d'application/Admissibilité

Une allocation familiale mensuelle est payée à l'égard d'un enfant à charge de moins de 18 ans, à un père ou une mère (habituellement la mère) qui réside au Canada, qui entretient l'enfant complètement ou pour une grande part et qui est:

a) citoyen canadien; ou
b) résident permanent en vertu de la Loi sur l'immigration; ou
c) visiteur ou détenteur de permis en vertu de la Loi sur l'immigration, admis au Canada pour une période d'au moins un an au cours de laquelle le revenu de cette personne est sujet à l'impôt sur le revenu canadien.

Les prestations d'allocations familiales sont aussi payées, en certaines circonstances prescrites, à des résidents du Canada vivant à l'étranger.

Une allocation spéciale est versée à l'égard d'un enfant de moins de 18 ans qui est entretenu par un organisme de bien-être social, un ministère du gouvernement ou un établissement. Dans certains cas, le versement se fait directement à un père ou une mère nourricier.

Prestations mensuelles/Indexation

La Loi sur les allocations familiales prévoit un rajustement annuel des taux, en janvier, conformément à l'indice des prix à la consommation.

Taux fédéral des allocations familiales - 1985: 31,27 $ pour chaque enfant admissible.

Taux des allocations spéciales - 1985: 46,65 $ pour chaque enfant admissible.

Cotisants et cotisations

	RPC (1982)	RRQ (1982)
Cotisants	8 485 112	2 743 918

Recettes	RPC 1982/83	RRQ 1982/83
	(en millions de dollars)	
Cotisations	3 446,4	1 013,6
Intérêts	2 106,7	913,7
Autres	129,2	0,4
Total	5 682,3	1 927,7

Sources: Cotisants au RPC, 1982, Santé et Bien-être social Canada. Perspectives statistiques, Régie des Rentes du Québec, Vol. 2, 1982.
Bulletins statistiques du RPC, décembre 1983
Perspectives statistiques, Régie des Rentes du Québec, Vol. 2, 1982.

Bénéficiaires et prestations pour le mois d'octobre 1984

Type	RPC Bénéficiaires	RPC Prestations M de $	RRQ Bénéficiaires	RRQ Prestations M de $
Retraite	1 054 296	228,5	349 595	76,4
Invalidité	125 254	41,1	35 269	18,1
Enfant de cotisant invalide	40 884	4,3	10 486	0,4
Orphelin	88 179	8,1	36 667	1,2
Conjoint survivant	357 605	55,5	140 785	34,7
Décès	4 320	6,7	1 199	1,9
Pensions combinées	(84 799)[1]	(22,8)[2]	(21 430)[1]	(s.o.)

(M = Millions)

1 Les bénéficiaires de pensions combinées sont comptés pour chaque type de prestation reçue; il y en a donc qui sont comptés deux fois.

2 Le montant des parties constituantes des pensions combinées paraît déjà dans les colonnes appropriées (c.-à-d. les colonnes des pensions de retraite, d'invalidité et de conjoint survivant).

Source: Bulletins statistiques du RPC et du RRQ, octobre 1984.

RÉGIME DE PENSIONS DU CANADA

RÉGIME DE RENTES DU QUÉBEC

Prestations maximales mensuelles à compter de 1985

	RPC	RRQ	TOTAL RPC	TOTAL RRQ
	$	$	$	$
RETRAITE	435,42	435,42	435,42	435,42
INVALIDITÉ				
- taux uniforme	87,56	224,40		
- montant établi selon les gains	326,57	326,57	414,13	550,90
SURVIVANT				
- 65 ans et plus (montant établi selon les gains)	261,25	261,25	261,25	261,25
- 55 à 64 ans				
i. taux uniforme	87,56	287,10		
ii. montant établi selon les gains	163,28	163,28	250,84	450,38
- moins de 55 ans				
i. taux uniforme	87,56	224,40		
ii. montant établi selon les gains	163,28	163,28	250,84	387,68
ENFANTS ET ORPHELINS (taux uniforme)	87,56	29,00	87,56	29,00
DÉCÈS (Montant global)	2 340,00	2 340,00	2 340,00	2 340,00

Administration

RPC - Le ministre de la Santé nationale et du Bien-être social est chargé de l'application de toutes les parties de la Loi, à l'exception de la Partie I. Le Ministère tient un réseau étendu d'environ 150 bureaux régionaux, de district et locaux, dans tout son secteur de compétence. Le personnel de ces bureaux fournit aussi des conseils et de l'aide relativement aux programmes de sécurité de la vieillesse et d'allocations familiales.

L'application de la Partie I, qui a trait à la protection et aux cotisations, relève du ministre du Revenu national. L'application d'autres aspects du Régime incombe au ministère des Approvisionnements et Services, au ministère des Finances, au département des Assurances et à la Commission d'assurance-chômage.

RRQ - Le ministère du Revenu du Québec administre les cotisations et établit l'état des cotisants. La Régie des rentes du Québec applique le reste du Régime. La Caisse de dépôt et placement du Québec est responsable du placement de l'excédent des fonds du Régime de rentes du Québec.

Financement

Les deux régimes sont financés grâce à des contributions directes et aux intérêts sur le placement de fonds en surplus, c'est-à-dire de l'excédent des contributions augmenté des intérêts une fois que le paiement des prestations et les frais d'administration ont été acquittés.

Dans le cadre du Régime de rentes du Québec, une pension accrue de conjoint survivant est payable aux conjoints âgés de 55 à 64 ans d'un cotisant. De plus, le conjoint survivant garde son droit à cette prestation en cas de remariage.

5. Prestation d'orphelin

Identique à l'article 3.

6. Prestation de décès

Elle est versée aux ayants droit du cotisant décédé.

Elle consiste en un montant global égal à six mois de la pension de retraite, jusqu'à un maximum de 10 % du MGAP pour l'année du décès.

7. Pensions combinées

Cette expression se rapporte à la pension de conjoint survivant et à la pension soit de retraite, soit d'invalidité, versées simultanément à la même personne.

Remarque:

a) Dans le cas des prestations autres que la pension de retraite, l'admissibilité n'est acquise que si des contributions ont été versées au Régime pendant les périodes minimales requises.
b) Il faut faire des demandes pour toutes les prestations, lesquelles doivent être acceptées avant qu'il y ait ouverture du droit aux prestations.

Imposition

Les cotisations sont déductibles du revenu imposable. Les prestations sont imposables.

Indexation

Les prestations sont rajustées chaque année en fonction de l'augmentation de l'indice des prix à la consommation (IPC).

contre, celle qui la retarde après l'âge de 65 ans reçoit une rente majorée du même pourcentage pour chaque mois passé cet âge. L'ajustement actuariel ne s'applique plus lorsque le cotisant atteint l'âge de 70 ans.

2. Pension d'invalidité

Cette pension est constituée d'une prestation à taux uniforme et d'un montant calculé en fonction des gains. Ce dernier représente 75 % de la pension de retraite imputée et il est payable dans le cas d'une invalidité grave et prolongée à cause de laquelle une personne est régulièrement incapable de détenir une occupation véritablement rémunératrice. Dans le cadre du Régime de rentes du Québec, la définition d'invalidité pour les cotisants âgés de 60 à 64 ans a été élargie.

3. Prestation d'enfant de cotisant invalide

Cette prestation consiste en un montant mensuel fixé et est payable à l'égard d'un enfant qui n'est pas marié jusqu'à ce qu'il ait atteint l'âge de 18 ans, ou jusqu'à celui de 25 ans s'il s'agit d'un étudiant. Pour qu'il soit admissible, cependant, un étudiant doit fréquenter l'école sans interruption. S'il doit cesser ses études pour des raisons indépendantes de sa volonté, les prestations peuvent continuer à être versées à certaines conditions.

4. Pension de survivant

Elle est payée au conjoint survivant d'un cotisant.

Une prestation, consistant en un montant à taux uniforme et 37,5 % de la pension de retraite, réelle ou imputée, du cotisant, est payable:

a) à un conjoint survivant âgé de 45 à 64 ans;
b) à un conjoint survivant âgé de moins de 45 ans et qui est invalide, ou qui a des enfants à charge.

Cette prestation fait l'objet d'une réduction proportionnelle quand le conjoint survivant est âgé de 35 à 45 ans, n'est pas invalide et n'a pas d'enfant à charge. Si le conjoint a plus de 65 ans, la prestation est égale à 60 % de la pension de retraite du cotisant.

signataire à leurs crédits canadiens afin de déterminer leur admissibilité aux prestations. Il y va de même pour la situation inverse. Les personnes qui n'atteignent pas le minimum exigé pour l'ouverture du droit aux prestations de l'autre État signataire peuvent ajouter leurs crédits canadiens aux crédits acquis dans l'autre pays afin de déterminer leur admissibilité.

Lorsque la totalisation prévue par les accords est utilisée pour permettre de satisfaire aux conditions minimales d'octroi, le montant des prestations est calculé en fonction des périodes réelles de résidence ou de cotisations créditées en vertu des lois de chaque pays.

Prestations

1. Pension de retraite

La pension payable à la retraite s'élève à 25 % de la moyenne rajustée des gains de carrière cotisables. Lors du calcul des prestations, certaines dispositions générales permettent le retranchement d'un certain nombre de mois de gains modiques ou de gains nuls. De plus, il y a la clause d'exclusion spéciale pour élever des enfants qui a pour but de garantir qu'un cotisant qui reste au foyer pour élever de jeunes enfants ne sera pas pénalisé pour la période durant laquelle il (elle) touche un revenu modique ou nul. Ainsi, la disposition protégera l'admissibilité aux prestations du RPC, ainsi que le niveau des prestations que ce cotisant a acquises avant, pendant et après la période consacrée à élever de jeunes enfants. La clause permet d'exclure du calcul des prestations du RPC les mois de gains modiques ou nuls d'une période commençant après le 1er janvier 1966, pendant laquelle une personne a élevé un enfant de moins de sept ans et a touché des prestations d'allocations familiales pour cet enfant.

La disposition est en application depuis le 1er janvier 1978. Ceci signifie que les périodes d'exclusion seront prises en considération depuis le début du Régime en 1966 dans le cas des prestations versées depuis 1978.

Dans le cadre du Régime de rentes du Québec, la rente de retraite peut être versée dès le 60e anniversaire du cotisant. Le plein montant de la rente est payable si la retraite est prise à 65 ans. Pour la personne qui demande le paiement de sa rente avant cet âge, celle-ci est réduite de 0,5% par mois d'anticipation. Par

supplémentaires sont mis à la disposition des provinces pour investissement en vertu d'une formule fondée sur le rapport entre les contributions provinciales et l'ensemble des contributions au Régime.

Les accords internationaux en matière de sécurité sociale*

L'article 109 du Régime de pensions du Canada autorise l'inclusion de ses dispositions dans les accords réciproques de sécurité sociale. Les accords actuellement en vigueur et leurs dates d'entrée en vigueur sont comme suit: France - 1er mars 1981; Grèce - 1er mai 1983; Italie - 1er janvier 1979; Jamaique - 1er janvier 1984; Portugal - 1er mai 1981; États-Unis - 1er août 1984. Un accord avec la Belgique a été signé en mai 1984 et entrera en vigueur lorsqu'il aura été ratifié par les deux pays.

Des dispositions visant à éviter le double assujettissement sont incluses dans les accords. En outre, les accords contiennent des règles visant à assurer que personne ne se trouve sans protection, et que les personnes admissibles peuvent contribuer aux termes du régime d'un pays ou de l'autre.

Les prestations du Régime de pensions du Canada visées dans les accords sont les prestations d'invalidité, de survivant et de décès. La pension de retraite n'entre pas dans les accords étant donné qu'une seule cotisation valable au Régime suffit pour qu'une pension soit versée. Il n'est donc pas nécessaire d'utiliser les périodes de cotisations dans l'autre pays pour déterminer l'ouverture du droit à la pension de retraite. Cependant, les périodes de cotisations au Régime de pensions du Canada ou de résidence au Canada peuvent servir pour l'admissibilité à des prestations de vieillesse en vertu des lois de l'autre État signataire.

Les personnes qui ne répondent pas aux exigences minimales pour l'ouverture du droit aux prestations, en vertu du Régime de pensions du Canada, peuvent additionner (totaliser) les crédits acquis dans le cadre de régimes de sécurité sociale de l'autre État

---

* Pour de plus amples renseignements, veuillez vous référer au Programme de la sécurité de la vieillesse à la page 22.

cotisables est fixé à 23 400 $. L'employeur verse des contributions équivalentes. Les cotisations du travailleur autonome s'élèvent à 3,6 % de ses gains selon les mêmes limites. La limite inférieure se nomme l'exemption de base de l'année (EBA) et la limite supérieure, le maximum des gains annuels ouvrant droit à pension (MGAP).

À partir de janvier 1976, et au début de chaque année subséquente, le maximum des gains annuels ouvrant droit à pension sera augmenté de 12,5 % jusqu'à ce qu'il atteigne le niveau des gains moyens des travailleurs canadiens, tel que représenté actuellement par l'indice des traitements et salaires hebdomadaires pour l'ensemble des activités économiques, publié par Statistique Canada. Par la suite, le MGAP augmentera annuellement en rapport avec les hausses du salaire moyen. L'EBA est fixée à 10 % du MGAP.

Partage des crédits de pensions

Les crédits de pensions acquis par l'un des conjoints, ou par les deux, au cours de leur mariage, peuvent être répartis entre eux en deux parties égales à la dissolution de leur mariage, c'est-à-dire en cas de divorce ou d'annulation légale. Les époux doivent avoir cohabité pendant au moins trois années consécutives au cours du mariage et une demande doit être faite dans les trente-six mois suivant la dissolution du mariage. En ce qui a trait au Régime de rentes du Québec (RRQ), cette disposition s'applique aux mariages dissous depuis le 1er janvier 1977 ou plus tard et, pour le Régime de pensions du Canada, aux mariages dissous depuis le 1er janvier 1978 ou à une date ultérieure. (Remarque: Une clause générale de renonciation apparaissant, soit dans un accord de séparation, soit dans une ordonnance du tribunal peut influer sur l'admissibilité du conjoint au partage des crédits de pensions. Par la dite clause de renonciation, les deux époux consentent à abandonner leurs droits respectifs à réclamer davantage des biens familiaux.)

Fonds de placement du Régime de pensions du Canada

La Loi prévoit le placement des fonds supplémentaires recueillis chaque année par le Régime de pensions du Canada, moins les prestations versées et les frais administratifs. Ces fonds

RÉGIME DE PENSIONS DU CANADA et RÉGIME DE RENTES DU QUÉBEC

Champ d'application

En général, les Régimes font partie intégrante du système canadien de sécurité sociale et permettent à des millions de membres de la population active canadienne d'acquérir et de conserver, au cours de leurs années productives, une protection, pour eux-mêmes et leur famille contre la perte de revenu due à la retraite, à l'invalidité ou au décès, indépendamment du lieu où leur emploi peut les conduire au Canada et, dans certaines circonstances, à l'étranger.

Le Régime de pensions du Canada (RPC) n'est pas en vigueur au Québec parce que cette province a usé de son privilège constitutionnel pour créer un régime de rentes provincial semblable qu'elle applique à la place du RPC.

Protection des conjoints qui travaillent dans des entreprises familiales

À partir de l'année d'imposition 1980, les conjoints qui travaillent dans des petites entreprises comme les fermes familiales, les entreprises de pêche et les magasins de quartier peuvent se prévaloir de la protection qu'offre le Régime de pensions du Canada, par suite de modifications apportées à la Loi de l'impôt sur le revenu et au Régime de pensions du Canada. Ces modifications permettent de déduire du revenu brut de l'entreprise, le salaire versé au conjoint.

La portion de salaire du conjoint qui dépasse l'exemption annuelle de base est automatiquement considérée comme gain ouvrant droit à pension aux fins du Régime de pensions du Canada. En conséquence, de nombreux conjoints se voient offrir la possibilité d'y adhérer à titre personnel et d'obtenir ainsi la protection assurée par le Régime. (Une disposition semblable est incorporée au Régime de rentes du Québec.)

Cotisations

Le salarié paie 1,8 % de ses gains cotisables. En 1985, les premiers 2 300 $ de gains sont exclus et le maximum des gains

Nombre de personnes assistées en vertu du Régime d'assistance publique du Canada au 31 mars 1984*

Province	Assistés sociaux	Personnes dans les établissements de soins spéciaux		Enfants placés
		Adultes	Enfants	
Terre-Neuve	53,300	1,050	800	2,500
Î.-P.-É.	9 800	300	100	200
Nouvelle-Écosse	67 500	2 000	1 400	1 900
Nouveau-Brunswick	68 600	2 150	1 000	1 900
Québec	705 900	5 600	14 250	17 100
Ontario	484 600	23 750	12 000	11 400
Manitoba	59 200	3 550	3 300	2 300
Saskatchewan	63 700	2 500	1 100	2 300
Alberta	117 100	6 200	3 450	4 900
C.-B.	257 100	10 000	4 300	7 700
T.N.-O.	7 000	50	150	400
Yukon	1 100	50	100	100
Total	1 894 900	57 200	41 950	52 700

* Tous ces chiffres sont estimatifs. Il doit être rappellé que les définitions des provinces sont différentes et que les chiffres qui en résultent ne se comparent pas. De plus, on estime à 500 000 le nombre de bénéficiaires des services de bien-être social dont les frais sont partagés aux termes du RAPC.

Remarque: Il faut utiliser ces chiffres avec prudence, car des personnes peuvent figurer dans plus d'une catégorie et être comptées deux fois lorsque les catégories sont totalisées.

Source: Direction du Régime d'assistance publique du Canada, Direction générale des programmes de service social, et
Direction des systèmes d'information, Direction générale de la politique, de la planification et de l'information, Santé et Bien-être social Canada.

Paiements fédéraux aux provinces et aux territoires en vertu du Régime d'assistance publique du Canada, selon les secteurs d'activité au cours de l'année financière 1983-1984

Province	Assistance générale	Établissements de soins spéciaux	Soins de santé	Bien-être à l'enfance	Services de bien-être social	Projets d'adaptation au travail	Total
	($000's)	($000's)	($000's)	($000's)	($000's)	($000's)	($000's)
Terre-Neuve	44 584	8 882	5 950	3 641	8 027	194	71 278
Î.-P.-É.	9 805	2 018	395	345	3 990	-	16 553
Nouvelle-Écosse	62 272	10 497	990	1 745	17 192	354	93 050
Nouveau-Brunswick	87 307	8 465	3 185	1 215	11 506	-	111 678
Québec	931 715	214 043	57 358	26 581	169 275	82	1 399 054
Ontario	601 893	48 146	5 221	83 423	89 988	2 199	830 870
Manitoba	59 803	9 581	3 192	11 342	23 149	1 804	108 871
Saskatchewan	82 217	21 540	1 306	3 550	33 769	157	142 539
Alberta	200 660	35 755	-	34 494	54 864	247	326 020
C.-B.	384 856	29 122	19 583	7 104	90 043	486	531 194
T.N.-O.	4 844	1 641	111	628	2 929	-	10 153
Yukon	904	29	-	137	571	-	1 641
Total	2 470 860	389 719	97 291	174 205	505 303	5 523	3 642 901

Remarque: Ces montants représentent les paiements effectués aux provinces pour les réclamations soumises durant l'année financière et peuvent inclure des paiements imputables à des années précédentes.

Source: Direction du Régime d'assistance publique du Canada, Santé et Bien-être social Canada.

Sont admissibles aux services de bien-être social les "personnes nécessiteuses" et les "personnes qui deviendraient probablement nécessiteuses si ces services ne leur étaient pas fournis". Règle générale, la probabilité du besoin est déterminée en fonction d'un examen du revenu.

Projets d'adaptation au travail

Dans le cadre du Régime, toutes les provinces ont signé des accords avec le gouvernement fédéral, mais aucun accord n'existe avec les territoires. Les projets d'adaptation au travail visent à améliorer la motivation des participants et leur aptitude à travailler, ainsi qu'à les préparer à entrer ou retourner sur le marché du travail.

Imposition

Les prestations d'aide sociale ne sont pas imposables.

Administration

Santé et Bien-être social Canada, Direction générale des programmes de service social, Direction du Régime d'assistance publique du Canada.

Dépenses

Année financière 1983-1984, part fédérale - 3 642 901 000 $ (voir le tableau à la page 5).

Source: Direction du Régime d'assistance publique du Canada, Santé et Bien-être social Canada.

Financement

Fonds du revenu consolidé et, pour le Québec, la Loi de 1977 sur les accords fiscaux entre le gouvernement fédéral et les provinces et sur les contributions fédérales en matière d'enseignement post-secondaire et de santé.

Les "services de bien-être social" sont ceux qui ont pour objet d'atténuer, de supprimer ou de prévenir les causes et les effets de la pauvreté, du manque de soins à l'égard des enfants ou de la dépendance de l'aide sociale. Les services comprennent:

- les services de garde de jour pour les enfants;
- les services d'auxiliaires familiales, les services d'aide à domicile, et les services de même ordre visant à venir en aide aux familles en situation de crise ou permettant aux personnes âgées ou invalides de mener une vie autonome dans la collectivité;
- les services sociaux personnels, les services de counseling, d'évaluation et d'aiguillage (y compris les services de protection pour les enfants maltraités ou négligés et les services de prévention pour les enfants dans leur propre foyer);
- les services d'adoption;
- les services de réadaptation, y compris les services aux personnes en chômage chronique (p. ex., l'apprentissage des aptitudes à la vie quotidienne, les services d'aiguillage et de placement en emploi) et les services dont le but est de répondre aux besoins particuliers de groupes-cibles menacés d'isolement social tels les personnes âgées et les personnes handicapées sur le plan physique ou mental;
- les services de développement communautaire destinés à encourager et aider les membres de communautés désavantagées à participer à l'amélioration de la situation sociale et économique de leur communauté;
- les services de consultation, de recherche et d'évaluation ayant trait aux programmes de bien-être social; et
- les services administratifs relatifs aux programmes d'aide sociale et des services de bien-être social qui sont offerts aux personnes admissibles.

Le Régime partage les coûts du personnel (tels les salaires, les frais de déplacement et de formation) pour les services de bien-être social fournis aux personnes admissibles par la province ou par des organismes à but non lucratif approuvés par la province.

- les soins dans les foyers de soins spéciaux, p. ex., les foyers pour personnes âgées, les maisons de repos, les établissements de soins pour enfants et les maisons de transition pour les femmes battues et leurs enfants. (Depuis le 1er avril 1977, la majeure partie des coûts fédéraux liés aux soins de longue durée en établissement pour adultes est assumée en vertu du Programme des services complémentaires de santé dans le cadre de la Loi de 1977 sur les accords fiscaux entre le gouvernement fédéral et les provinces et sur les contributions fédérales en matière d'enseignement post-secondaire et de santé);
- les coûts de certains soins de santé (p. ex., médicaments, soins dentaires) non garantis dans le cadre des programmes universels de soins de santé des provinces ni financés globalement dans le cadre de la Loi de 1977 sur les accords fiscaux entre le gouvernement fédéral et les provinces et sur les contributions fédérales en matière d'enseignement post-secondaire et de santé; et
- les coûts d'entretien des enfants placés en foyer nourricier.

Les "personnes nécessiteuses" sont définies par le Régime comme suit:

- les personnes qui, sans égard à la cause du besoin, sont jugées incapables de subvenir convenablement à leurs besoins ou à ceux des personnes à leur charge. (On détermine l'admissibilité à l'aide sociale par un examen de besoins et ressources mis au point par la province. Cet examen tient compte des besoins matériels du demandeur et des revenus et ressources dont il dispose pour satisfaire ces besoins);
- les enfants qui sont sous la garde d'une autorité chargée du bien-être social de l'enfance; et
- les enfants qui sont placés en foyer nourricier.

En vertu de l'Accord sur le Régime, chaque province a accepté de ne pas exiger un délai de résidence dans la province ou au Canada comme condition d'admissibilité à l'aide sociale. L'Accord requiert aussi que chaque province établisse, au moyen d'une loi, une procédure permettant d'en appeler des décisions prises relativement aux demandes d'aide sociale ou à l'octroi de prestations.

RÉGIME D'ASSISTANCE PUBLIQUE DU CANADA (RAPC)

Champ d'application

En vertu d'accords conclus avec les provinces et les territoires, le gouvernement fédéral partage 50 % des frais engagés par les provinces* et les municipalités pour fournir:

- de l'assistance aux personnes nécessiteuses;
- des services de bien-être social aux personnes nécessiteuses ou à celles qui le deviendraient probablement si ces services ne leur étaient pas fournis; et
- des projets d'adaptation au travail qui sont destinés à améliorer l'aptitude à l'emploi des personnes qui éprouvent des difficultés inusitées à trouver ou à conserver des emplois ou à entreprendre une formation menant à l'emploi.

Avantages/Admissibilité

"L'assistance" comprend une aide aux personnes nécessiteuses pour:

- des articles satisfaisant des besoins fondamentaux, c.-à.-d., la nourriture, le logement, les vêtements, le combustible, les services d'utilité publique, les fournitures ménagères et les services répondant aux besoins personnels;
- des articles accessoires à l'exercice d'un métier ou d'un autre emploi tels des permis, des outils ou de l'équipement; des articles nécessaires à la sécurité, au bien-être et à la réadaptation d'une personne nécessiteuse, p. ex., des modifications et réparations essentielles à la propriété ainsi que les articles nécessaires aux handicapés;
- certains services de bien-être social tels que la garde de jour autorisée par un organisme ou à la demande d'un organisme approuvé par une province;

---

* Le terme "provinces" comprend les territoires sauf indication contraire.

TABLE DES MATIÈRES

Régime d'assistance publique du Canada 1

Régime de pensions du Canada et Régime de rentes du Québec 7

Allocations familiales 16

Programme Nouveaux Horizons 20

Sécurité de la vieillesse, supplément de revenu garanti et allocation au conjoint 22

Réadaptation professionnelle des invalides 28

Commission de l'emploi et de l'immigration du Canada 31

Assurance-chômage 46

Indemnisation des accidentés du travail 52

Le Précis a été mis au point par la Division de diffusion de l'information et des services de gestion de Santé et Bien-être social Canada. Les demandes d'exemplaires, les suggestions ou les commentaires doivent être adressés au Chef, Section des ressources en information, Division de diffusion de l'information et des services de gestion, Direction générale de la politique, de la planification et de l'information, pièce 1442, immeuble Brooke Claxton, parc Tunney, Ottawa K1A 0K9. (nº de tél.: (613) 990-8511.)

janvier 1985

INTRODUCTION

Le gouvernement canadien a mis en oeuvre un grand nombre de programmes de sécurité sociale et il est parfois difficile de se renseigner à leur sujet. Cette brochure a donc été rédigée pour faciliter l'accès à une importante documentation sur les principales caractéristiques de certains programmes.

L'information contenue dans cette brochure donne un aperçu des programmes de sécurité sociale au Canada. Pour une description plus complète de ces programmes et de ceux qui ne sont pas traités ici, il faut se reporter aux documents de référence publiés par les ministères concernés.

J'engage le public à lire ces publications. Mon Ministère recevra avec plaisir les propositions susceptibles d'améliorer cette brochure.

Jake Epp
Ministre de la Santé nationale
et du Bien-être social

© Ministre des Approvisionnements et Services Canada 1985
N° de cat. H76-51/1985
ISBN 0-662-53549-9

janvier 1985

précis sur les programmes de SÉCURITÉ SOCIALE

Publication autorisée par
le ministre de la Santé nationale
et du Bien-être social

Canada

janvier 1985

précis sur les programmes de SÉCURITÉ SOCIALE

Santé et Bien-être social Canada
Health and Welfare Canada

Publications

CA1
HW170
B12.

Santé et Bien-être social Canada

Basic Facts on Social Security Programs

March 1987



Canada

basic facts on

SOCIAL SECURITY PROGRAMS

March 1987

Published by authority
of the Minister of
National Health and Welfare



©Minister of Supply and Services Canada 1987
Cat. No. H12-26/1987-1
ISBN 0-662-55133-8

INTRODUCTION

The Government of Canada administers a wide range of social security programs, and information about them is not always readily accessible. This booklet is intended to provide important facts and figures on the basic features of selected programs.

This information offers an overview of social security in Canada. More exhaustive descriptions of these programs and of programs not chosen for the present booklet are available in other source documents published by the sponsoring department.

I encourage readers to consult these publications, and I welcome suggestions which would help make this booklet more appropriate to their needs.



Jake Epp
Minister of National
Health and Welfare

This edition of Basic Facts on Social Security Programs was prepared by the Chief, Information Resources, Policy, Communications and Information Branch.

Readers are invited to direct comments and suggestions regarding the booklet to the Chief, Information Services Section, Information Systems Directorate, Policy, Communications and Information Branch, Health and Welfare Canada, Ottawa, Ontario, K1A 0K9 (Tel: (613) 957-3046).

Requests for copies should be directed to Publications Distribution, Communications Directorate, Policy, Communications and Information Branch, Health and Welfare Canada, 5th Floor, Brooke Claxton Building, Tunney's Pasture, Ottawa, Ontario, K1A 0K9 (Tel: (613) 957-2990).

TABLE OF CONTENTS

Canada Assistance Plan 1

Canada Pension Plan
and Quebec Pension Plan 7

Family Allowances 17

New Horizons 21

Old Age Security, Guaranteed
Income Supplement and
Spouse's Allowance 23

Vocational Rehabilitation of
Disabled Persons 29

Employment and Immigration Canada 33

Unemployment Insurance 39

Workers' Compensation 45

CANADA ASSISTANCE PLAN (CAP)

Coverage

Under agreements with the provinces and territories, the federal government shares 50 per cent of the costs incurred by provinces* and municipalities in providing:

- assistance to persons in need;
- welfare services to persons who are in need or likely to become in need unless such services are provided; and
- work activity projects which are designed to improve the employability of persons who have unusual difficulty in finding or retaining jobs or in undertaking job training.

Benefits/Eligibility

"Assistance" includes aid to persons in need for:

- basic requirements, i.e., food, shelter, clothing, fuel, utilities, household supplies and personal requirements;
- items incidental to carrying on a trade or other employment (e.g., permits, tools or other equipment) and items necessary for the safety, well-being or rehabilitation of a person in need (e.g., essential repairs or alterations to property, items required by disabled persons);
- certain welfare services (e.g., day care) purchased by, or at the request of, a provincially approved agency;
- care in homes for special care, e.g., homes for the aged, nursing homes, child care facilities and hostels for battered women and children. (Since April 1, 1977, the major portion of federal costs related to long-term residential care for adults has been subsumed under the Extended Health Care Services Program of the Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act.);

---

* The term "provinces" includes the territories unless otherwise specified.

- certain health care costs (e.g., drugs, dental care) if they are not covered under universal health care programs of the provinces or are not block funded under the Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act; and
- the cost of maintaining children in foster homes.

"Persons in need" under the Plan are:

- persons who, regardless of the cause of their need, are unable to provide adequately for themselves and/or their dependents. (Eligibility is based on a needs test established by the province which takes into account the applicant's budgetary requirements and the income and resources available to meet such requirements);
- children who are in the care of a child welfare authority; and
- foster children.

Under the CAP Agreement, a province may not require a period of residence in the province or in Canada as a condition of eligibility for assistance. The Agreement also requires that a province establish, by law, a procedure for appeals from decisions with respect to applications for, or the granting of, assistance.

"Welfare services" means services having as their object the lessening, removal or prevention of the causes and effects of poverty, child neglect or dependence on public assistance and include:

- day care services for children;
- homemaker, home support and similar services to support individuals and families in emergency situations or as an aid to independent living in the community for the elderly and the disabled;
- casework, counselling, assessment and referral services (includes services for children who are in need of protection because of abuse and/or neglect and preventive services to children in their own home);
- adoption services;
- rehabilitation services including services to the chronically unemployed (e.g., life skills training, referral and job placement services) and services to meet the special needs of persons at risk of being socially isolated, with particular emphasis on the aged and the physically and mentally disabled;

- community development services designed to encourage and assist members of deprived communities to participate in improving the social and economic conditions of their community;
- consulting, research and evaluation services with respect to welfare programs; and
- administrative services relating to the delivery of assistance and welfare services programs.

CAP shares in staff costs (such as salary, travel and training) of welfare services provided to eligible clientele by the province or by provincially approved non-profit agencies.

Eligible clientele are "persons in need" or "persons who are likely to become in need unless such services are provided". Likelihood of need is usually determined on the basis of an income test.

Work Activity Projects

Agreements under the Plan are in place with all provinces but not with the territories. Work activity projects are designed to improve participants' motivation and capacity to work and to prepare them for entry or return to employment.

Taxation

Assistance benefits are not subject to income tax.

Administration

Health and Welfare Canada, Social Service Programs Branch, Canada Assistance Plan Directorate.

Expenditures

Fiscal Year 1985-86, Federal Share - $4 283 579 000. (See Table, p. 5)

Source: Canada Assistance Plan Directorate,
Health and Welfare Canada.

Funding

Consolidated Revenue Fund and, for Quebec, the Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act.

Federal Payments to the Provinces and Territories under the Canada Assistance Plan, by Component*, during the Fiscal Year 1985-86

Province	General Assistance	Homes for Special Care	Health Care	Child Welfare	Welfare Services	Work Activity Projects	Total
	($000's)	($000's)	($000's)	($000's)	($000's)	($000's)	($000's)
Newfoundland	42 577	8 514	5 598	4 573	14 318	128	75 708
Prince Edward Island	11 205	2 779	436	506	5 808	-	20 734
Nova Scotia	71 641	11 338	3 902	2 434	14 736	425	104 476
New Brunswick	103 362	7 800	4 598	1 800	19 348	(2)	136 906
Quebec**	1 110 953	179 474	72 066	26 324	216 925	37	1 605 779
Ontario	739 739	73 258	23 298	49 839	165 880	344	1 052 358
Manitoba	78 414	9 620	4 129	13 359	34 039	1 745	141 306
Saskatchewan	95 367	12 092	2 547	4 184	34 264	176	148 630
Alberta	240 859	46 177	17 097	15 185	69 959	496	389 773
British Columbia	439 523	41 298	19 792	3 510	88 390	960	593 473
N.W.T.	5 482	1 974	-	923	3 197	-	11 576
Yukon	1 082	(82)	79	382	1 399	-	2 860
Total	2 940 204	394 242	153 542	123 019	668 263	4 309	4 283 579

Note: These amounts reflect the payments made to provinces for claims submitted during the fiscal year and may include costs incurred in previous years.

Source: Canada Assistance Plan Directorate, Health and Welfare Canada.

Number of Persons Assisted under the Canada Assistance Plan as of March 31, 1986*

Province	Assistance Recipients	Persons in Homes for Special Care		Children In Care
		Adults	Children	
Newfoundland	47 100	1 070	800	2 273
Prince Edward Island	9 200	360	120	239
Nova Scotia	72 100	2 470	1 250	1 970
New Brunswick	68 800	2 130	970	1 411
Quebec	693 900	5 830	15 800	16 500
Ontario	485 800	24 590	12 370	10 275
Manitoba	62 600	3 620	3 250	2 516
Saskatchewan	62 700	2 540	1 170	2 089
Alberta	126 600	6 260	3 540	4 242
British Columbia	255 700	11 400	6 770	7 204
Northwest Territories	7 100	50	160	230
Yukon	1 400	180	70	158
Total	1 893 000	60 500	46 270	49 107

* All figures are estimates. It should be noted that provincial definitions differ and the resulting numbers are not comparable. In addition, approximately 500 000 persons benefited from welfare services cost-shared under CAP.

Note: Care should be taken in using these figures since individuals may appear in more than one category and totalling categories would therefore result in double counting.

Source: Canada Assistance Plan Directorate, Social Service Programs Branch, and Information Systems Directorate, Policy, Communications and Information Branch, Health and Welfare Canada.

CANADA PENSION PLAN
and QUEBEC PENSION PLAN

Coverage

Generally speaking, the Plans are an integral part of Canada's social security system, serving as the vehicle whereby millions of members of the Canadian labour force acquire and retain protection for themselves and their families against loss of income due to retirement, disability or death, regardless of where their employment may take them in Canada, and under certain circumstances, outside Canada.

The Canada Pension Plan (CPP) does not operate in Quebec because this province exercised its constitutional prerogative to establish a similar provincial pension plan to operate in lieu of CPP.

Contributions

Employees pay 1.9 per cent of contributory earnings. In 1987, this excludes the first $2 500 of earnings and the maximum earnings on which contributions can be made is $25 900. These contributions are matched by the employer. Self-employed persons contribute 3.8 per cent on the same earnings range. The lower limit is known as the Year's Basic Exemption (YBE), the upper limit is the Year's Maximum Pensionable Earnings (YMPE).

The YMPE is adjusted annually in line with increases in average earnings. Beginning in 1988, the YMPE will switch from an adjustment formula using the Industrial Composite series to a formula based on increases in the Industrial Aggregate of weekly wages and salaries as published by Statistics Canada. The YBE is fixed at 10 per cent of the YMPE in any given year.

Division of Pension Credits

For marriages which ended in divorce or annulment during the period between January 1, 1978 and December 31, 1986, pension credits earned during the marriage may be split equally between the partners upon application, provided the period of cohabitation was at least 36 months.

A special clause has been included in new CPP legislation to provide that spousal agreements entered into after June 4, 1986, are not binding on the Minister of National Health and Welfare unless a provincial law so provides and in that event, only if the waiver explicitly refers to a division of CPP pension credits. To date, no such provincial law exists. For marriages which end in divorce or annulment on or after January 1, 1987, the pension credits earned by both spouses during the period of their cohabitation are divided equally between them. This division is mandatory as soon as the Minister of National Health and Welfare receives the information necessary to take this action. As well, if a legal marriage ends in separation and if the separation has lasted one year, either spouse may apply for a division of pension credits. There is no time limit for making application for a division of credits following legal separation, except in the event of the death of one of the separated spouses. Further, former partners in a common-law relationship of at least 12 months' duration may apply for a division of pension credits if they have been living apart for one year. In the case of separation of spouses in a common-law union, application for a division of pension credits must be made within four years.

Canada Pension Plan Investment Fund

The legislation provides for the investment of the excess funds collected by the Canada Pension Plan, less the benefit payments and administrative costs. These excess funds are made available to provinces for investment under a formula based on the ratio of the provinces' contributions to total contributions to the Plan. In the event of a province not borrowing the money available from the CPP Investment Fund, the federal government then purchases securities in that amount.

International Social Security Agreements*

Section 109 of the Canada Pension Plan authorizes the inclusion of the Plan in reciprocal Social Security Agreements. The Agreements now in force and their effective dates are as follows:

---

* For additional information, please refer to the Old Age Security program, page 23.

Belgium and Norway - January 1, 1987; Barbados and Denmark - January 1, 1986; France - March 1, 1981; Greece - May 1, 1983; Italy - January 1, 1979; Jamaica - January 1, 1984; Portugal - May 1, 1981; Sweden - January 1, 1986; United States - August 1, 1984. An Agreement with the Federal Republic of Germany was signed in November 1985, and three other Agreements, one with Luxembourg, Finland and Spain were signed in May, October and November 1986 respectively. In addition, three other Agreements were signed, one with Saint Lucia in January 1987, and the other two with Austria and the Netherlands in February 1987. They will take effect when ratified by Canada and the other countries.

Provisions designed to avoid duplication of coverage are included in the agreements. In addition, the agreements contain rules designed to ensure that no one is left without coverage and that eligible persons may contribute under the plan of one country or the other.

The CPP benefits affected by the agreements are the Disability, the Survivor's and the Death benefits. The CPP retirement pension does not fall within the scope of the agreements since it is payable if a person has made one valid contribution to the Plan. It is not necessary, therefore, to use periods of contribution in the other country to determine eligibility for the retirement pension. However, periods of contribution to the Canada Pension Plan or residence in Canada may be used to determine eligibility for old age benefits under legislation of the other reciprocating country.

Where persons do not meet the minimum eligibility requirements for benefits under the Canada Pension Plan, they may add (or totalize) the credits they have earned under the social security system of the other reciprocating state to their Canadian credits in order to establish eligibility for benefits. The reverse is also true. Persons who do not meet the minimum eligibility requirements for benefits of the other state may add their Canadian credits to their credits in the other country to establish their eligibility.

Where the totalization provisions of the agreements are used to determine eligibility for benefits, the amount of benefit paid by each of the two countries is calculated in proportion to the actual credited periods under its legislation.

Benefits

1. Retirement Pension

The retirement pension payable is 25 per cent of an individual's average adjusted contributory career earnings. When calculating benefits, there are general provisions which allow a person to drop out a certain number of months of low or zero earnings. In addition, there is a special child-rearing drop out provision which is designed to ensure that a CPP contributor who remains at home to care for young children will not be penalized for that period during which he or she has low or zero earnings. The provision protects eligibility for and the level of CPP benefits earned by such a contributor before, during and after the period devoted to raising young children. The child-rearing drop-out allows for the exclusion from the CPP benefit calculation of months of low or zero earnings which occur in a period after January 1, 1966 when a person had a child under age 7 in his or her care and was eligible to receive Family Allowances benefits in respect of such a child.

The provision is in effect from January 1, 1978. This means that drop-out periods are taken into account back to the beginning of the Plan in 1966 for the purpose of computing benefits which become payable from 1978 on.

Any person who has made at least one valid contribution to the Canada Pension Plan is eligible to receive a monthly retirement pension, the amount of which relates to the individual's contributory history. Effective January 1987, it will be possible to receive a retirement pension at any time from the month following a contributor's 60th birthday. For a retirement pension to be paid prior to age 65, the contributor must have wholly or substantially ceased pensionable employment. A contributor is considered to have substantially ceased pensionable employment if his or her earnings from employment or self-employment, taken on an annual basis, do not exceed the maximum retirement pension for the year the pension is claimed. There is no requirement for cessation of pensionable employment for a retirement pension after a contributor has reached 65 years of age. The monthly amount of the pension depends on the age of the retired person at the time pension payments begin, reduced by 1/2 per cent for each month before the person's 65th birthday, or increased by 1/2 per cent for each month after the person's 65th birthday. The adjustment after age 65 ends once the person reaches age 70. The Quebec Pension Plan has had a flexible retirement feature since 1984.

Effective January 1, 1987, either spouse in a continuing marriage can apply to divide the CPP retirement pensions earned during their life together, provided that both spouses are at least 60 years of age and have applied for any retirement pensions to which they are entitled under the CPP. Each spouse will get an identical proportion of the other's pension based on the length of their marriage. The QPP does not provide for the division of pensions.

2. Disability Pension

This consists of a flat rate portion and an earnings-related portion of 75 per cent of the imputed Retirement Pension. Subject to certain contributory requirements, it is payable in the case of a contributor's severe and prolonged disability, as a result of which the person is incapable of regularly pursuing any substantially gainful occupation. Under the Quebec Pension Plan, the definition of disability has been relaxed for contributors between the ages of 60 and 64.

3. Disabled Contributor's Child Benefit

This consists of a fixed monthly amount and is payable on behalf of an unmarried child up to the age of 18, or up to the age of 25 if the child is in full-time attendance at school or university. Benefits are suspended if the child is no longer in full-time school attendance but may be reinstated if schooling is resumed.

4. Survivor's Pension

This is paid to the surviving spouse of a contributor, subject to certain contributory requirements.

A benefit consisting of a flat rate portion and 37.5 per cent of the contributor's actual or imputed Retirement Pension is payable to:

a) a surviving spouse aged 45 - 64;
b) a surviving spouse under 45 who is disabled or has dependent children.

There is a prorated reduction in this benefit when the surviving spouse is between the ages of 35 and 45, is not disabled and has no dependent children. If the spouse is over 65, the benefit is equal to 60 per cent of the contributor's Retirement Pension.

Effective January 1987 under the Canada Pension Plan, the surviving spouse's pension will also be paid to survivors who remarry. The Quebec Pension Plan has had such a feature since 1984. Under the Quebec Pension Plan, an increased monthly pension is paid to surviving spouses between the ages of 55 and 64.

5. Orphan's Benefits

Same as item 3.

6. Death Benefit

This is paid to the estate of the deceased contributor.

It consists of a lump-sum payment equal to 6 months' Retirement Pension up to a maximum of 10 per cent of the YMPE for the year of death.

7. Combined Pension

Refers to a surviving spouse's pension and a retirement or disability pension paid simultaneously to the same person.

N.B.

a) Eligibility for benefits other than the Retirement Pension is subject to the contributor having made contributions to the Plan for specified minimum qualifying periods.
b) Applications must be made for all benefits and approved before entitlement to the benefits exists.

Taxation

Contributions are deductible for income tax purposes. Benefits are taxable.

Indexing

Benefits are adjusted annually to fully reflect increases in the Consumer Price Index (CPI).

Administration

CPP - The Minister of National Health and Welfare is responsible for the administration of all parts of the Act with the exception of Part 1. The Department maintains an extensive network of some 305 full-time and part-time offices throughout its jurisdiction. These offices also provide advice and assistance on matters relating to the Old Age Security and Family Allowances programs.

Administration of Part 1 of the Act, which concerns coverage and contributions, comes under the jurisdiction of the Minister of National Revenue. Other aspects of the Plan's administration have been assigned to the Department of Supply and Services, the Department of Finance, the Department of Insurance, and the Department of Employment and Immigration.

QPP - The Minister of Revenue of Quebec is responsible for the administration of contributions and contributory status. The Régie des rentes du Québec administers the remainder of the Plan. The Caisse de dépôt et placement du Québec is responsible for the investment of excess QPP funds.

Funding

Both plans are funded through direct contributions and interest on the investment of excess funds. These are the surplus of contributions and the interest after the benefit payments and the administrative expenses have been met.

CANADA PENSION PLAN and QUEBEC PENSION PLAN
Maximum Monthly Benefits Commencing in 1987

	CPP	QPP	TOTAL CPP	TOTAL QPP
	$	$	$	$
RETIREMENT	521.52	521.52	521.52	521.52
DISABILITY				
- Flat-Rate	242.95	242.95		
- Earnings-Related	391.14	391.14	634.09	634.09
SURVIVOR'S				
- 65 and over (Earnings-Related)	312.91	312.91	312.91	312.91
- 55 - 64				
i. Flat-Rate	94.79	310.82		
ii. Earnings-Related	195.57	195.57	290.36	506.39
- Under 55				
i. Flat-Rate	94.79	242.95		
ii. Earnings-Related	195.57	195.57	290.36	438.52
CHILDREN AND ORPHANS (Flat-Rate)	94.79	29.00	94.79	29.00
DEATH (Lump Sum)	2 590.00	2 590.00	2 590.00	2 590.00

Contributors and Contributions

	CPP (1984)	QPP (1984)
ontributors	8 588 709	2 909 460(est.)

ource: CPP Contributors 1984, Health and Welfare Canada.
Perspectives statistiques, Régie des rentes du Québec, Vol. 4, 1984.

evenues	CPP 1985-86	QPP 1985-86
	(million dollars)	
ontributions	4 495.1	1 376.1*
terest	3 009.3	1 488.3**
her	185.3	-
tal	7 689.7	2 864.4

This amount includes the reimbursement of all interest paid in 1979-80 and received by the Minister of Finance.

These amounts include the contributor's share of the Plan in the distribution of the reserves of the general funds of the savings and investment society to shareholders.

urce: CPP Statistical Bulletin, June 1986
Rapport annuel 1985-86, Régie des rentes du Québec.

Beneficiaries and Benefits

For the month of November 1986

Type	CPP Beneficiaries	CPP Benefits $ M	QPP Beneficiaries	QPP Benefits $ M
Retirement	1 216 925	300.5	431 520	108.0
Disability	147 180	54.4	41 311	21.7
Disabled Contributor's Child Benefit	44 281	5.0	11 298	0.4
Orphans'	86 704	9.1	36 055	1.1
Surviving Spouse	418 335	68.8	165 450	42.7
Death	4 811	8.6	1 913	2.3
Combined Pensions	(117 439)[1]	(35.9)[2]	(33 660)	(N.A.)

---

1 Recipients of combined pensions are counted for each type of benefit received; thus there is some double counting.

2 The actual amount of the components of combined pensions has already been shown in the appropriate columns (i.e., in the Retirement, Disability and Surviving Spouse Pensions columns).

Source: CPP and QPP Statistical Bulletins, November 1986.

FAMILY ALLOWANCES (FA)

Coverage/Eligibility

A monthly Family Allowance is paid on behalf of a dependent child under the age of 18, to a parent (usually the mother) who is a resident of Canada, who wholly or substantially maintains the child, and who is:

a) a Canadian citizen; or
b) a permanent resident under the Immigration Act; or
c) a visitor or a holder of a permit under the Immigration Act admitted to Canada for a period of not less than one year during which that person's income is subject to Canadian Income Tax.

FA benefits are also paid under certain prescribed circumstances to residents of Canada living abroad.

A Special Allowance is paid on behalf of a child under the age of 18 who is maintained by a welfare agency, a government department or an institution. In some cases, payment is made directly to a foster parent.

Monthly Benefits/Indexation

The Family Allowances Act provides for annual escalation of benefits in January on the basis of the Consumer Price Index. Benefits are escalated by the excess of inflation over 3 per cent. Thus a 4 per cent rate of inflation for example would result in a 1 per cent increase in the benefit level.

1987 FA Federal rate: $31.95 per eligible child
1987 Special Allowances rate: $47.64 per eligible child

Provincial Programs, Federal-Provincial Arrangements

The federal Family Allowances Act specifies that a provincial legislature may vary the monthly federal FA (but not the Special Allowance) payable within that province, provided that:

a) the Allowance is based only on the age of a child, the number of children in a family, or both;
b) no monthly Allowance is less than 60 per cent of the current federal rate; and

c) total payments in a province with its own rates are, as far as is practicable, when averaged over four consecutive years, the same as if the federal rate had been in effect.

As indicated below, Alberta and Quebec have exercised this option and the rate of federal Family Allowances paid in those provinces is based on the provincial option.

Quebec also has its own provincial family allowances. The Quebec Provincial Family Allowance Plan is financed and administered provincially and closely follows the federal program in terms of its eligibility criteria.

ALBERTA:

Age of Child	Federal Rate Paid 1987
0-6	$25.20
7-11	30.80
12-15	40.80
16-17	46.40

Source: Income Security Programs Branch, Health and Welfare Canada.

QUEBEC:

Per Family

	Federal Rate 1987		Provincial Supplement Rate 1987
	Age 0-11	Age 12-17	
1st child	$20.41	$28.25	$ 8.56
2nd child	30.44	38.28	11.42
3rd child	74.81	82.65	14.27
4th and each additional child	74.81	82.65	17.10

Source: Income Security Programs Branch, Health and Welfare Canada.

Recipients - November 1986

Families - 3 653 137* Children - 6 585 781

Source: Income Security Programs Branch,
Family Allowances program statistics,
November 1986.

Expenditures - Federal

Fiscal year 1985-86 - $2 500.3 M

Source: Income Security Programs Branch,
Health and Welfare Canada.

Taxation

The federal Family Allowance is taxable; however the Special Allowance is not. The Quebec government has recently implemented a program to turn the provincial Family Allowance Supplement into a tax credit.

Administration

Health and Welfare Canada, Income Security Programs Branch. The Family Allowances program is administered through a network of some 305 full-time and part-time offices across the country. These offices also provide advice and assistance on matters relating to Old Age Security and the Canada Pension Plan.

Funding

Consolidated Revenue Fund.

---

* This figure includes 31 764 child-placing agency accounts plus 496 foster accounts. Each account is considered to be a "family".

CHILD TAX CREDIT

A Federal Child Tax Credit program became effective in January 1978. It was designed to provide additional assistance in meeting the costs of raising children in low to middle income families. This benefit is in addition to the monthly Family Allowances and is normally paid to the mother.

The program is administered through the Income Tax system. The credit payable in 1986 is $384 for each eligible child, payable in full if the net annual family income in 1985 did not exceed $26 330. When the net family income was greater than $26 330, the maximum credit of $384 per child is reduced by 5 per cent of the amount by which the net income exceeds the ceiling. The credit payable in 1987 will rise to $454 for each eligible child payable in full if net family income in 1986 did not exceed $23,500.

NEW HORIZONS PROGRAM

Establishment

This Program was established under authority of Cabinet and announced by the Minister of National Health and Welfare in July 1972. In December 1974, the Cabinet agreed to recommend that New Horizons be given continuing program status.

Objective

The primary goal of the Program is to alleviate loneliness by making available contributions to groups of older, retired persons to plan and organize community-based activities of their own choice and design. To be eligible for a contribution, a group must generally comprise at least ten volunteers, the majority of whom are older and retired, who will act as directors of the project.

Nature of Projects

Projects must be non-profit in nature. Funds are not available for salaries to project directors or participants or travel per se. Limited funds are available for capital expenditures. Projects may be funded for a period of up to 18 months with a possible second contribution of a further 18 months' financial support provided on a gradually declining basis.

Projects funded to date may be grouped into the following categories of activities:

a) sports, fitness and recreation;
b) social integration;
c) arts and crafts;
d) historical;
e) service-oriented;
f) media/information;
g) performing arts and entertainment;
h) educational;
i) organizational; and
j) research.

Administration

Social Service Programs Branch, Health and Welfare Canada.

Funding

Consolidated Revenue Fund.

Expenditures

As of December 10, 1986, 26 200 projects have been awarded $160 360 834. (See below)

New Horizons Contributions
December 18, 1972 - December 10, 1986

Province	No. of Projects	Amount Approved
Newfoundland	604	$ 3 124 607
Prince Edward Island	259	1 122 276
Nova Scotia	1 017	6 621 288
New Brunswick	955	5 751 755
Quebec	7 744	41 041 153
Ontario	7 476	55 368 191
Manitoba	1 225	8 383 586
Saskatchewan	2 196	8 383 964
Alberta	1 723	11 039 485
British Columbia	2 959	19 197 757
Yukon	13	102 242
Northwest Territories	29	224 530
Total	26 200	160 360 834

Source: Social Service Programs Branch, Health and Welfare Canada.

OLD AGE SECURITY (OAS)

Coverage

Persons aged 65 or over may qualify for either the full pension or a partial amount, depending on their residence in Canada after reaching age 18.

The full pension is payable to everyone who has resided in Canada for a total of 40 years after age 18.

There are also two alternative methods of fulfilling the residence requirements for full pension. These are available only to persons who were 25 years of age or over on July 1, 1977, and legally resident in Canada on that date or with some prior residence after age 18, and are as follows:

a) residence in Canada for the 10 years immediately prior to approval of the application for pension; or
b) presence in Canada, after reaching age 18 and prior to the 10 years mentioned in (a), for periods equal to three times the length of absences in the 10-year period and, in addition, residence in Canada for at least one year immediately prior to approval of the application.

Persons aged 65 or over who cannot qualify for the full pension may receive a partial pension based on the number of completed years of residence in Canada after the 18th birthday, subject to a minimum of 10 years for payment in Canada and 20 years for payment abroad. A partial monthly pension is calculated at the rate of 1/40th of the full pension for each complete year of residence in Canada after reaching age 18.

Once the pension (full or partial) has been approved, it may be paid indefinitely outside of Canada if the pensioner has resided in Canada for at least 20 years after attaining age 18. Otherwise, payment may be made only for the month of departure from Canada and for six additional months, and is then suspended. If

the pensioner's absence is a temporary one, payment may be resumed on his return to Canada. If, however, he has ceased to reside in Canada, payment may be resumed only when he again takes up residence.

As a result of an amendment to the Old Age Security Act effective July 1, 1984, individuals who receive only a partial pension and who have little or no other income may be entitled to receive additional Guaranteed Income Supplement benefits. Such individuals will now be guaranteed the same minimum income as pensioners who receive the full OAS pension.

INTERNATIONAL SOCIAL SECURITY AGREEMENTS

The 1977 amendments to the Old Age Security Act made it possible for the Old Age Security program to be included in reciprocal Social Security Agreements. The Agreements now in force and their effective dates are as follows: Belgium and Norway - January 1, 1987; Barbados and Denmark - January 1, 1986; France -March 1, 1981; Greece - May 1, 1983; Italy - January 1, 1979; Jamaica - January 1, 1984; Portugal - May 1, 1981; Sweden - January 1, 1986; United States - August 1, 1984. An Agreement with the Federal Republic of Germany was signed in November 1985, and three other Agreements, one with Luxembourg, Finland and Spain were signed in May, October and November 1986 respectively. In addition, three other Agreements were signed, one with Saint Lucia in January 1987, and the other two with Austria and the Netherlands in February 1987. They will take effect when ratified by Canada and the other countries.

The Agreements are designed to enable the persons who are residing or have resided in the other country to add (or totalize) those periods of residence (or in some cases contributions to the social security scheme) to their residence in Canada for the purpose of satisfying the minimum eligibility requirements for the Old Age Security pension. The totalization provisions also apply to persons who have contributed to the social insurance system of the other contracting state and who have had prior residence in Canada to enable them to establish eligibility for social security benefits in that country.

Once eligibility for the pension has been established using the totalization provisions, the amount of the Old Age Security pension payable is determined in proportion to the person's actual periods of residence in Canada at the rate of 1/40th of the maximum pension for each complete year of residence in Canada after age 18. Benefits payable by the other country are also prorated on the basis of the actual periods of contributions in that country.

GUARANTEED INCOME SUPPLEMENT (GIS)

OAS pensioners with no income or only a limited amount of income apart from OAS may, upon application, receive the Guaranteed Income Supplement. Entitlement is normally based on the pensioner's income in the preceding year, calculated in accordance with the Income Tax Act. The maximum GIS is reduced by $1 a month for every $2 a month of other income. In the case of a married couple, each is considered to have one half of their combined income. The GIS is added to the pensioner's OAS cheque. GIS is payable abroad for only six months following the month of departure from Canada. In the case of a pensioner residing in Canada who is temporarily absent from the country, payment may be resumed when he returns to Canada if the other conditions of eligibility are met. Where a pensioner has ceased to reside in Canada payment may be resumed only when he again takes up residence in Canada.

SPOUSE'S ALLOWANCE (SPA)

The spouse of an OAS pensioner may be eligible for a Spouse's Allowance if that spouse is between 60 and 65 years of age and meets certain residence requirements. Persons qualifying for a Spouse's Allowances benefit must meet the same residence requirements as an Old Age Security benefit recipient. The amount of the Allowance is subject to an income test on the basis of the couple's combined yearly income. As of January 1987, the upper income level up to which some Spouse's Allowance may be paid is $15 888.

The maximum monthly Allowance is equal in amount to the OAS pension plus maximum GIS at the married rate. The Spouse's Allowance is reduced by $3 for every $4 of the couple's combined monthly income until the OAS equivalent or partial OAS equivalent is eliminated. After that, the GIS equivalent and the GIS of the pensioner are each reduced by $1 for every additional $4 of combined monthly income.

Spouse's Allowance is payable outside of Canada for a period of six months following the month of departure of either the recipient or the pensioner spouse and payment must then be suspended. In the case of a temporary absence, it may be resumed when the Spouse's Allowance recipient and the pensioner spouse return to Canada, provided the other conditions of eligibility are met. Where residence in Canada has ceased, payment of Spouse's Allowance may be resumed only when the couple again takes up residence in Canada.

Extension of Spouse's Allowance

Effective September 1, 1985, all 60- to 64-year-old widows and widowers are eligible to receive the income-tested Spouse's Allowance, regardless of the age of their spouse at death. (Previously, only those persons who were eligible to receive the Allowance when their pensioner spouse died were entitled to continue receiving the benefit until they remarried or reached age 65.) The maximum amount is reduced by $3 a month for every $4 of the surviving spouse's monthly income until the OAS equivalent is eliminated; then the GIS equivalent is reduced by $1 for every additional $2 of monthly income. Annual reapplication is required as for GIS and regular Spouse's Allowance.

Monthly Benefits*

	October 1986	January 1987	April 1987
OAS	$294.43	$297.37	$300.34
GIS (maximum) single person or a married person whose spouse is not in receipt of OAS or SPA	349.91	353.41	356.94
married couple, both pensioners - each	227.89	230.17	232.47
Spouse's Allowance (maximum)	522.32	527.54	532.81
Widowed Spouse's Allowance	576.66	582.42	588.24

Source: Income Security Programs Branch, Health and Welfare Canada.

---

* OAS benefits are adjusted quarterly - in January, April, July and October - in accordance with changes in the Consumer Price Index.

Taxation

The OAS pension is taxable; GIS and SPA are not, but they can affect the personal tax exemptions of someone claiming a recipient of either benefit as a dependent since they must be included in computing the net income of a dependent for income tax purposes.

Administration

Health and Welfare Canada, Income Security Programs Branch. The OAS, GIS and SPA programs are administered through a network of some 305 full-time and part-time offices across the country. These offices also provide advice and assistance on matters relating to the Canada Pension Plan and Family Allowances.

Recipients - November 1986

OAS recipients	
OAS only	1 383 948
OAS and GIS	1 337 585
Total	2 721 533
SPA recipients	143 849
Total recipients	2 865 382

Source: Income Security Programs Branch,
OAS program statistics, November 1986

Expenditures

Fiscal year 1985-86 $12 524.8 M

Source: Income Security Programs Branch,
Health and Welfare Canada.

VOCATIONAL REHABILITATION OF DISABLED PERSONS PROGRAM (VRDP)

Coverage

Under agreements with all provinces and territories, except Quebec, the federal government contributes 50 per cent of the costs incurred by provinces* in providing a comprehensive program for the vocational rehabilitation of physically and mentally disabled persons.

Although Quebec does not participate in the VRDP program, a significant portion of the costs borne by the province in providing goods and services to disabled persons is shared by the federal government under the Canada Assistance Plan.

Eligibility

Eligible clients are physically or mentally disabled persons who are considered capable of attaining a level of functioning which would enable them to pursue a substantially gainful occupation.

Benefits

Services to individuals under a comprehensive vocational rehabilitation program include:

- assessment;
- counselling;
- restorative services;
- provision of prostheses, wheelchairs, technical aids and other devices;
- vocational training and employment placement;
- provision of books, tools and other equipment required during the course of the vocational rehabilitation process; and
- provision of maintenance allowances on an individual needs basis.

---

* The term "provinces" includes the territories unless otherwise specified.

Services are either provided directly by the province or through provincially supported voluntary agencies.

Costs Shared

VRDP shares in the following costs:

- salaries, travel and training of staff whose duties are directly related to the vocational rehabilitation program, and other administrative expenses;
- specific goods and services for individual clients; and
- provincially supported research projects to improve the operation of vocational rehabilitation programs.

Directly Funded Research

Under the VRDP Act, the Department provides direct contributions to individuals and to non-governmental organizations for research in respect of vocational rehabilitation for disabled persons. In 1985-86 the Department contributed $53,467 for two research projects.

Administration

Health and Welfare Canada, Social Service Programs Branch, Canada Assistance Plan Directorate.

Expenditures

Fiscal Year 1985-86, federal share - $73 981 000 (see Table, p. 31).

Source: Canada Assistance Plan Directorate, Health and Welfare Canada.

Funding

Consolidated Revenue Fund.

Federal Contributions to the Provinces and Territories under VRDP during the Fiscal Year 1985-86

Province	Total ($000's)
Newfoundland	1 295
Prince Edward Island	173
Nova Scotia	3 043
New Brunswick	4 388
Ontario	30 642
Manitoba	5 928
Saskatchewan	3 709
Alberta	11 940
British Columbia	11 447
Northwest Territories	362
Yukon	1 054
Total	73 981

Note: These amounts reflect the payments made to the provinces for claims submitted during the fiscal year and include payments for costs incurred in previous years.

Source: Canada Assistance Plan Directorate, Health and Welfare Canada.

I. CANADIAN JOBS STRATEGY

1. Job Development

Main Objective

To develop labour market potential, through a combination of work experience and skills training, for persons experiencing long-term unemployment.

Sub-objectives

To focus on individual needs and improved long-term employment prospects, with emphasis on local and regional needs, opportunities and priorities, to create a skilled work force.

Participants

People who have been unemployed for at least 24 out of the previous 30 weeks, including the employment-disadvantaged, women, disabled persons, aboriginal peoples and visible minorities.

Sponsors/Employers

Any employer and, in limited circumstances, provincial/territorial departments and agencies. Federal departments and agencies are not eligible.

Where to Apply

Canada Employment Centres (CECs).

2. Job Entry

Main Objective

To provide off-site and on-site developmental training and work experience for youth and women entering or returning to the labour force to help them make the transition from school or home into the labour market.

Sub-objectives

To reflect local labour market needs; to encourage participation of business, labour, governments and community groups in the planning and provision of work/study programs; to provide summer employment related to career paths of students.

Participants

Unemployed youth who have not completed a post-secondary education, with priority being given to those most in need i.e., young people who have not graduated from secondary school.

Women who are entering or re-entering the work force after working three or more years in the home.

Students, enrolled in work-study programs in educational institutions.

Summer students, returning to school, who take part in summer job programming.

Sponsors/Employers

Businesses; organizations; individuals; ad-hoc groups established for the purpose of coordinating the development, implementation and management of a specific project; federal departments, agencies, institutions, crown corporations; provincial/ territorial/municipal departments, agencies and institutions.

Where to Apply

Canada Employment Centres (CECs)

3. Challenge '87

Main Objective

To create jobs for students and youth during the summer of 1987.

Sub-objectives

To provide career/study-related experience and training and to encourage employers and students to develop jobs related to actual needs in the labour market.

Participants

Full-time students planning to continue their studies in the fall who are referred by a Canada Employment Centre for Students (CEC-S).

Sponsors/Employers

Businesses, non-profit organizations, provincial/territorial/ municipal governments as well as special programs operated by the Department of National Defence and the Royal Canadian Mounted Police.

Where to Apply

Canada Employment Centres (CECs), and
Canada Employment Centres for Students (CEC-S).

II. SKILL SHORTAGES

Main Objective

To offer assistance to employers in funding the skilled workers they need in order to be competitive when the skills have been designated as in shortage. Skills will be identified locally and regionally and where necessary nationally. The program includes three options; workplace-based training, direct purchase of training and the relocation and exploratory travel options.

Sub-objectives

The program is primarily "employment-led". The onus is on industry to identify its human resource needs and to work with local officials to meet these needs.

Participants

Trainees may be any individuals who have the capacity to be trained in designated occupational skills. Regions will undertake consultations and establish participation levels for women, disabled persons, Native people and members of visible minorities for both workplace-based and direct training.

Sponsors/Employers

Employers: all employers, groups and incorporated associations of employers are eligible except federal, provincial/territorial and municipal governments and those agencies funded primarily from tax revenues such as school boards, health care institutions, police and fire departments. Government agencies financed primarily from public sales or fees, such as public utility companies, are eligible.

Participants (trainees): all employees of eligible employers. This includes the self-employed and owner/manager.

Where to Apply

Canada Employment Centres (CECs)

III. SKILL INVESTMENT

Main Objective

To give employers and employees the chance to adapt to changing technological and competitive conditions which threaten job security; and to help employees and employers anticipate and adjust to changes on the job.

Sub-objectives

To provide financial assistance in the form of wage subsidies and reimbursement of training costs for up to three years. Various training support options are offered to meet individual needs. Depending on the option, training may be on-the-job, off-the-job or a mix of both. Full- or part-time training may take place in the employer's firm, with another company as an internship or at a community college or other training institution.

Sponsors/Employers

Employers and self-employed persons who wish to undertake training to keep their operations competitive. A small business training option is available to companies with fewer than 100 employees. Under this option, employers are reimbursed 60 per cent of workers' wages during off-the-job training and 25 per cent during on-the-job training, to a maximum of $350 a week. Direct

training course costs may also be reimbursed at 75 per cent except for trainee travel costs which may be shared at 50 per cent for the first $30 a day and 50 per cent of any costs exceeding this amount. In special circumstances, a firm of any size may be eligible if it can demonstrate that it has to lay off employees permanently unless they are retrained.

Participants

Participants must be currently employed or self-employed and their jobs must be considered sensitive to technological and market changes.

Where to Apply

Canada Employment Centres (CECs)

IV. INNOVATIONS

Main Objective

To stimulate the search for creative solutions to Canada's labour market problems and to keep our labour market programs up to date.

Sub-objectives

To provide financial support to organizations and individuals for pilot programs and projects that test new solutions to the problems of unemployment or inadequate training and to organizations and individuals who perceive opportunities to help make better use of Canada's work force potential.

Participants

Any individual or group may submit projects that offer new and different ideas aimed at generating real and lasting changes in the labour market.

Sponsors/Employers

Any individual or group with an innovative proposal for labour market development; business and industry, labour organizations, non-profit groups, educational and training agencies - all sectors of the economy are encouraged to take part.

Where to Apply

Canada Employment Centres (CECs)

V. COMMUNITY FUTURES

Main Objective

To provide special assistance and employment development support for communities hit by major layoffs and plant closures, communities faced with chronic unemployment and communities struggling with economic decline but which have some permanent growth and development potential.

Sub-objectives

Options under the program will also focus on entrepreneurship, small business development, relocation assistance, training assistance, mobilizing local community resources, financial and organizational support, bridging the gap between layoffs and finding new employment.

Participants

Communities situated outside metropolitan areas experiencing or anticipating economic decline or suffering high unemployment despite potential for future employment development and growth; individual workers in need of assistance and entrepreneurs requiring assistance for business development in eligible communities.

Where to Apply

Canada Employment and Immigration Regional Offices.

UNEMPLOYMENT INSURANCE (UI)

Who's covered?

About 95 per cent of all workers in Canada are protected by unemployment insurance. Jobs covered by UI are called insurable employment. To be insurable, workers must be employed by the same employer for at least 15 hours a week or must make at least $106.00 a week in 1987. Neither the self-employed nor workers over age 65 can insure their earnings. (Workers who reach age 65 and have 20 weeks of insurable employment in the last 52 may qualify for a three-week, lump sum payment from UI, whether or not they stop work. However, this special benefit is not paid automatically. People must apply at their Canada Employment Centre as soon as possible after they turn 65.)

To be eligible

To get regular benefits, a person must have worked in insurable employment for at least 10 to 14 weeks in what UI calls the "qualifying period". The qualifying period is the last 52 weeks or the period since the start of a claimant's last UI claim, whichever is the more recent. The number of weeks needed depends on the unemployment rate where the claimant lives.

Some people have to work longer than 10 to 14 weeks to get regular benefits. Claimants who have collected benefits in the last year and who file another claim may have to work up to six weeks longer than they needed for their first claim. The number of additional weeks depends on how many weeks of UI they received the first time. However, this does not affect people who live in a region where the unemployment rate is over 11.5 per cent.

People who were working at their first job or who came back to work after being away for more than one year also have to work longer before getting UI -- 20 weeks in the last year. This applies no matter where they live.

Everyone on regular UI must be able to work and be looking for another job. Claimants on regular UI who are taking approved training courses are the one exception.

As well as regular benefits, UI pays special benefits to people who cannot work because they are sick, injured, quarantined, pregnant or adopting a child.

Everyone, except those getting the age 65 benefit, usually serves a two-week waiting period at the beginning of a claim during which UI pays no benefits.

How long do benefits last?

- Regular benefits

Claimants are paid one week of UI for every week they worked in insurable employment in the last 52 weeks -- up to a maximum of 25 weeks. In addition, people who worked longer than 26 weeks may get one week of UI for every two weeks they worked -- up to 13 weeks of benefits. When claimants have drawn all the benefits they are entitled to on the basis of weeks worked, additional weeks may be paid, depending on the regional unemployment rate. The maximum weeks of benefits paid on this basis is 32. But whatever the individual's situation, the most anyone can get on one claim is 50 weeks' benefits.

- Illness benefits

Claimants may receive up to 15 weeks of benefits, depending on the type of illness (medical certificate needed).

- Maternity benefits

Maternity claimants may receive a maximum of 15 weeks of benefits (medical certificate needed), within a period commencing eight weeks before the birth is expected or the week the baby is born, whichever is earlier. The period ends either 17 weeks after the expected birth week or 17 weeks after the week the birth actually occurs, whichever is later.

- Adoption benefits

Claimants may receive up to 15 weeks of benefits (proof of legal adoption required), starting the week the child is placed in the home. The period ends after 17 weeks or when it is no longer necessary to stay at home or if other UI benefits are claimed (for example, illness or training benefits).

- Age 65

Claimants may receive a lump sum payment of three weeks' benefits.

How much?

The benefit rate is 60 per cent of the claimant's average weekly insurable earnings (this average is based on the last 20 weeks of insurable employment or, for people with less than 20 weeks of work, the average of those weeks). In 1987 the maximum weekly benefit is $318. The amount changes each year.

About 3 000 employers offer Supplemental Unemployment Benefit plans. These allow employers to pay certain benefits to their employees when they are off work because of a layoff, illness or pregnancy. These benefits are paid in addition to the UI benefits employees are eligible to collect. In this way, the income of people temporarily out of work is kept close to normal take home pay.

Premiums

Employers deduct workers' premiums from their pay and turn them over to the UI Account, along with their own contribution. In 1987, workers pay $2.35 for every $100 of insurable earnings; employers pay $3.29.

Over 30 000 employers in Canada are given reduced premiums because their employees are covered under UI-approved wage-loss plans for illness or maternity. Because these plans pay workers benefits when they're off work, these people may not have to collect UI or they may collect for a shorter period.

UI is taxable

UI benefits are taxable, just like regular earnings. In addition, some claimants may have to pay back some UI benefits at tax-time. If higher-income claimants' yearly income, including UI benefits, is over $41 340 in 1987, they will have to pay back up to 30 per cent of the benefits that took them over this limit. This is done through the income tax system.

UI premiums are deductible for income tax purposes.

You must have a Social Insurance Number (SIN)

Social Insurance Numbers are government account numbers used for Unemployment Insurance and by a variety of other federal government departments. Every worker in Canada must have one.

People who are neither citizens nor permanent residents may also have Social Insurance Numbers. Their numbers begin with the digit "9". People with SINs that begin with "9" must have a temporary work permit valid for their employers. These people cannot legally work for anyone else in Canada.

From April 1, 1985 to March 31, 1986, the Central Index, which is part of the Canada Employment and Immigration Commission, issued 515 936 new numbers. 138 482 lost cards were replaced and 117 815 records were amended because of name changes or other reasons.

Cost allocation

The cost of the UI program is shared by workers, employers and the federal government. In 1985, the government cost for the UI program was $2 962 million. The employer/employee cost was $8 753 million. Employers' and workers' premiums pay for the first two phases of benefits paid to claimants on regular UI, training and job creation. The government funds all fishing benefits and the third phase of benefits which is based on regional unemployment rates.

Revenue - Calendar year 1985

Net premium revenue - $8 752 844 000

Contributors

Estimated insured population (monthly average):

	(000's)
1976	9 249
1977	9 504
1978	9 820
1979	9 985
1980	10 347
1981	10 617
1982	10 648
1983	10 797
1984	11 046
1985	11 358
1986	11 587[1]

UI Beneficiaries and Benefits Paid

	Beneficiaries (monthly average)	Gross benefit payments Annual Total (millions $)
1976	701 000	$ 3 361.6
1977	752 000	3 928.2
1978	803 000	4 538.2
1979	713 000	4 009.1
1980	703 000	4 393.9
1981	720 000	4 828.3
1982	1 138 000	8 575.4
1983	1 250 000	10 169.1
1984	1 194 000	9 985.6
1985	1 144 000	10 226.9
1986	1 080 000[1]	10 501 [1]

---

1 These figures are preliminary estimates.

Benefit Payment Activities by Type of Benefit for 1985

	Initial claims allowed* (000's)	Benefits paid (gross) (Millions $)	Average weekly benefits
Regular	2 183	$8 975	$169
Sickness	131	221	184
Maternity	132	432	187
Adoption	-	4	213
Fishing	35	180	225
Retirement	34	22	219
Training**	N/A	235	166
Job Creation	N/A	133	293
Work Sharing	10	25	57

* Includes claims with disqualification and disentitlement and some claims previously not allowed.

** Only trainees under the Adult Occupational Training Act who are entitled to Unemployment Insurance benefits.

Note: Training and Job Creation figures (claims) included under regular claims allowed.

WORKERS' COMPENSATION

Workers' compensation across Canada is provided to injured workers under the legislation of thirteen different jurisdictions, which include the ten provinces, the two territories and the federal government. Any injury, disease or fatality that arises out of and in the course of employment gives the worker, or his dependants, a right to be compensated according to the rates and conditions specified in the legislation.

Objectives

- To compensate for the interruption of income during the injured worker's disablement and to cover treatment-related expenses.

- To assist an injured worker to return to gainful employment as soon as possible through physical rehabilitation and vocational rehabilitation in the form of counselling and retraining, where necessary.

- To provide other benefits to dependents of a deceased worker.

Coverage

Coverage is compulsory for employees in specified categories of industry and commerce in every jurisdiction. Quebec's legislation, for example, will cover benevolent workers and participants in professional sports, while other jurisdictions will not. Coverage therefore varies from jurisdiction to jurisdiction, and is either of general application with specified exclusions or listed industries excluding those not specifically mentioned. Some jurisdictions also provide for coverage on voluntary application by the employer.

Since the right to benefits under the legislation is substituted for the worker's right to sue the employer for damages, compensation replaces the right of action against employers and fellow employees, but not against third parties.

Benefits

Compensation benefits vary from jurisdiction to jurisdiction, but all, in one form or another, provide income replacement benefits for loss of income, payments for medical and related treatments, pensions or lump sum payments for permanent disabilities, etc. (See Table, Page 48.)

Most collective agreements in the federal public sector provide for the awarding of injury-on-duty leave to their employees, which amounts to 100 per cent of salary in comparison to 90 per cent of maximum net earnings or 75 per cent of maximum gross earnings, depending on the jurisdiction. In such cases, income replacement benefits will not be paid in order to avoid double payment of income.

In most jurisdictions, a common-law spouse is eligible for compensation if he/she cohabited with the worker immediately before his/her death for a specified period of time (or in some jurisdictions, where there is a child born of whom they are the natural parents).

Financing

In all jurisdictions, the employer assumes the full cost of compensation by either paying an assessment, which varies from industry to industry because of frequency and severity of accidents, or by paying 100 per cent of the costs on a case by case basis.

Taxation

Pensions and benefits are generally non-taxable, except where the employee receives compensation which is greater than the maximum benefit, or is of a greater percentage of his pre-accident earnings, than the maximum benefit or percentage rate stipulated under the applicable legislation. In those cases, the excess above the maximum compensation level or above the applicable percentage rate of pre-accident earnings, will be taxable. For information relating to any specific fact situation, contact your local branch office of Revenue Canada.

Federal Programs

Employees of federal departments, and certain Crown Corporations and agencies, receive coverage under the Government Employees Compensation Act, administered by

Labour Canada, at the same rate and under the same conditions as provided by the legislation of the province in which they are usually employed. Labour Canada has contracts with every provincial compensation board to adjudicate the federal claims on its behalf.

Labour Canada also administers the Merchant Seamen Compensation Act, and the Penitentiary Inmates Accident Compensation Regulations in cooperation with the Ministry of the Solicitor General. Special programs are also offered by various federal departments for the compensation of armed forces personnel, R.C.M.P. officers, as well as for other federal workers injured while flying.

Canada Department of Labour

Principal Monetary Benefits Provided for Employment Injury or Death in Canada

Province	Maximum annual earnings	Maximum weekly compensation	Minimum weekly compensation	Funeral Costs	Lump Sum
Newfoundland	$45 500*	$587.82+	$200.00	$1 500.00(1)	$26 000 - $76 429(A)
P.E.I.	19 000**	274.03	60.00	900.00 Max(2)	500.00
Nova Scotia	28 000**	403.85	120.00	750.00 Max(3)	1 000.00
New Brunswick	30 700*	415.40+	N/A	1 023.00(4)	NIL
Quebec	34 500*	428.60+	156.60	2 500.00(5)	50 000 - 150 000(B)
Ontario	32 100*	429.66+	215.62	1 525.50(6)	20 340 - 61 020(C)
Manitoba	31 000**	447.12	159.94	1 500.00(7)	1 305.00
Saskatchewan	48 000*	589.08+	196.98	(Inc. in Lump Sum)(8)	3 000.00
Alberta	40 000*	509.41+	155.34	1 350.00(9)	1 100.00
British Columbia	41 100**	575.34	201.40	1 611.29(10)	1 342.83
Yukon	33 000**	445.90	132.00	1 605.00(11)	1 402.00
N.W.T.	30 400**	438.46	192.92	1 216.00(12)	1 216.00

* 90% of net earnings

** 75% of average earnings

\+ Compensation at 90% of net income, worker with 2 dependants

(A) See Workers' Compensation Act, Section 53 + 54 + Regulation Section 19(1)(a).
- Dependent spouse entitled to a lump sum equal to two + one-half times deceased worker's annual compensable income.

(B) See Act respecting Industrial Accidents and Occupational Diseases, Section 98 + 100 (calculation of lump sum indemnity to dependent spouse).

(C) See Section 36(1) - Ontario Workers' Compensation Act
Lump Sum to Spouse: $40 680 increased by $1 017 for every year under 40 years of age OR reduced by $1 017 for every year over age 40.

February 1987

FUNERAL COSTS

Province	Incidentals	Transportation of Body
Newfoundland[1]	-	Necessary Costs
Prince Edward Island[2]	-	$300.00 Maximum
Nova Scotia[3]	-	$300.00 Maximum
New Brunswick[4]	-	Necessary Expenses within Canada
Quebec[5]	-	Prescribed by Regulations. Costs
Ontario[6]	-	Necessary Costs
Manitoba[7]	-	Necessary Costs
Saskatchewan[8]	-	-
Alberta[9]	-	$450.00 Maximum
British Columbia[10]	$537.10	$537.10
Yukon Territories[11]	-	$283.00 Maximum
Northwest Territories[12]	-	Necessary Costs within N.W.T.

February 1987

FRAIS FUNÉRAIRES

Province	Frais accessoires	Transport du corps
Terre-Neuve[1]	-	Frais nécessaires
Île-du-Prince-Édouard[2]	-	Maximum de 300 $
Nouvelle-Écosse[3]	-	Maximum de 300 $
Nouveau-Brunswick[4]	-	Frais nécessaires au Canada
Québec[5]	-	Selon les règlements sur les coûts
Ontario[6]	-	Frais nécessaires
Manitoba[7]	-	Frais nécessaires
Saskatchewan[8]	-	-
Alberta[9]	-	Maximum de 450 $
Colombie-Britannique[10]	537,10 $	537,10 $
Yukon[11]	-	Maximum de 283 $
Territoires du Nord-Ouest[12]	-	Frais nécessaires dans les T.N.-O.

février 1987

Travail Canada
Principales prestations versées en cas d'accident ou de décès au travail au Canada

Province	Gains annuels maximaux	Indemnisation hebdomadaire maximale	Indemnisation hebdomadaire minimale	Enterrements	Somme forfaitaire
Terre-Neuve	45 500 $*	587,82 $+	200,00 $	1 500,00 $(1)	26 000 $ - 76 429 $(A)
Î.-P.É.	19 000**	274,03	60,00	900,00 Max(2)	500,00
N.-É.	28 000**	403,85	120,00	750,00 Max(3)	1 000,00
N.-B.	30 700*	415,40+	S.O.	1 023,00(4)	NIL
Québec	34 500*	428,60+	156,60	2 500,00(5)	50 000 - 150 000(B)
Ontario	32 100*	429,66+	215,62	1 525,50(6)	20 340 - 61 020(C)
Manitoba	31 000**	447,12	159,94	1 500,00(7)	1 305,00
Saskatchewan	48 000*	589,08+	196,98	(incl. dans somme forfaitaire)(8)	3 000,00
Alberta	40 000*	509,41+	155,34	1 350,00(9)	1 100,00
C.-B.	41 100**	575,34	201,40	1 611,29(10)	1 342,83
Yukon	33 000**	445,90	132,00	1 605,00(11)	1 402,00
T.N.-O.	30 400**	438,46	192,92	1 216,00(12)	1 216,00

* 90% des gains nets
** 75% des gains moyens
\+ Indemnité égale à 90% des gains nets lorsque le travailleur a deux personnes à charge.
(A) Voir la Loi sur les accidents du travail, articles 53 et 54, et l'article 19(1)(a) des Règlements.
- Le conjoint à charge est admissible à un montant forfaitaire égal à deux fois et demie le revenu annuel de l'employé ouvrant droit à indemnité.
(B) Voir la Loi sur les accidents du travail et les maladies professionnelles: Articles 98 et 100 (calcul du montant forfaitaire versé au conjoint à charge).
(C) Voir l'article 36(1) - Loi sur les accidents du travail de l'Ontario. Montant forfaitaire versé au conjoint: 40 680 $, majoré de 1 017 $ pour chaque année au-dessous de 40 ans, OU réduit de 1 017 $ pour chaque année au-dessus de 40 ans.

février 1987

Programmes fédéraux

Les employés des ministères fédéraux et de certaines sociétés et certains organismes de la Couronne sont protégés aux termes de la Loi sur l'indemnisation des employés de l'État appliquée par Travail Canada, selon les mêmes taux et conditions que la protection aux termes de la loi de la province où ils sont normalement employés. Travail Canada a conclu des ententes avec chaque commission provinciale des accidents du travail afin qu'elle prenne en son nom les décisions au sujet des demandes d'indemnisation au niveau fédéral.

Travail Canada applique également la Loi sur l'indemnisation des marins marchands, et les Modalités d'indemnisation des détenus des pénitenciers (accidents de travail) en collaboration avec le ministère du Solliciteur général. Des programmes spéciaux sont également offerts par divers ministères fédéraux pour l'indemnisation du personnel des Forces armées, des agents de la GRC, ainsi que d'autres travailleurs fédéraux blessés en vol.

Prestations

Les indemnités varient d'un secteur de compétence à l'autre, mais elles sont toutes, sous une forme ou une autre, des prestations en remplacement du revenu qui ne peut être gagné, des paiements pour traitement médical et autres soins connexes, des pensions ou sommes forfaitaires pour invalidité permanente, etc. (voir tableau, p. 52).

La plupart des conventions collectives dans la Fonction publique fédérale prévoient l'octroi de congés pour accident du travail aux employés, lesquels correspondent à 100 p. 100 du salaire en comparaison avec 90 p. 100 du maximum des gains nets ou 75 p. 100 du maximum des gains bruts, selon le secteur de compétence. Dans de tels cas, les prestations en remplacement du revenu ne sont pas payées afin d'éviter le double paiement de revenu.

Dans la plupart des secteurs de compétence, les conjoints de droit commun ont droit à l'indemnisation si elles ou ils ont cohabité avec le travailleur immédiatement avant son décès pendant une période spécifiée (ou, dans certains endroits, lorsqu'un enfant est né de cette union).

Financement

Dans tous les secteurs de compétence, l'employeur assume le coût entier de l'indemnisation, soit en payant des cotisations qui varient d'une industrie à l'autre à cause de la fréquence et de la gravité des accidents, soit en payant 100 p. 100 des coûts pour chaque cas qui survient.

Imposition

Les pensions et prestations ne sont généralement pas imposables, sauf lorsque l'employé touche une indemnité plus élevée que la prestation maximale, ou qui représente un pourcentage plus élevé de ses gains avant son accident que la prestation maximale ou le pourcentage prévu aux termes de la loi applicable. Dans ce cas, l'excédent sur la prestation maximale ou le pourcentage applicable des gains avant l'accident sera imposable. Pour plus de renseignements au sujet de tout cas particulier, veuillez vous adresser à votre bureau local de Revenu Canada.

INDEMNISATION DES ACCIDENTÉS DU TRAVAIL

L'indemnisation des accidentés du travail dans tout le Canada est assurée aux travailleurs accidentés aux termes des lois de treize secteurs de compétence différents, soit les dix provinces, les deux territoires et le gouvernement fédéral. Toute blessure ou maladie ou tout décès se produisant en cours d'emploi ou découlant de celui-ci donne au travailleur, ou aux personnes à sa charge, le droit d'être indemnisé selon les taux et conditions spécifiés dans les lois.

Objectifs

- Indemniser le travailleur accidenté pour l'interruption du revenu pendant la période d'invalidité et assumer les frais liés au traitement.

- Aider au besoin le travailleur accidenté à reprendre un emploi rémunérateur dès que possible grâce à la réadaptation physique et professionnelle, celle-ci prenant la forme de counseling et de recyclage.

- Verser d'autres prestations aux personnes à charge du travailleur décédé.

Champ d'application

La protection est obligatoire pour les employés de catégories déterminées de l'industrie et du commerce dans tous les secteurs de compétence. La loi du Québec, par exemple, protège les travailleurs d'oeuvres de bienfaisance et les participants à des sports professionnels, alors que les lois d'autres secteurs de compétence ne le font pas. La protection varie donc d'un secteur à l'autre, et est soit d'application générale avec des exclusions spécifiées, soit d'application spéciale à des industries énumérées, celles qui ne sont pas spécifiquement indiquées étant exclues. Certains secteurs de compétence prévoient également la protection sur demande volontaire de la part de l'employeur.

Puisque le droit aux prestations aux termes de la loi remplace le droit du travailleur de poursuivre l'employeur en dommages-intérêts, l'indemnisation remplace le droit d'intenter des poursuites contre des employeurs et des collègues, mais non contre des tiers.

Prestataires de l'A-C et prestations versées

	Prestataires (moyenne mensuelle)	Prestations brutes versées Total annuel (en millions $)
1976	701 000	3 361,6 $
1977	752 000	3 928,2
1978	803 000	4 538,2
1979	713 000	4 009,1
1980	703 000	4 393,9
1981	720 000	4 828,3
1982	1 138 000	8 575,4
1983	1 250 000	10 169,1
1984	1 194 000	9 985,6
1985	1 144 000	10 226,9
1986	1 080 000[1]	10 501 [1]

Prestations versées selon le genre de prestations, en 1985

	Réclamations initiales admises* (000's)	Prestations versées (brutes) (en millions $)	Prestations hebdomadaires moyennes
Ordinaire	2 183	8 975 $	169 $
Maladie	131	221	184
Maternité	132	432	187
Adoption	-	4	213
Pêche	35	180	225
Retraite	34	22	219
Formation**	S.O.	235	166
Création d'emploi	S.O.	133	293
Travail partagé	10	25	57

[1] Estimations préliminaires.

* Y compris des réclamations avec exclusion et inadmissibilité et des réclamations déjà non admises.

** Seuls les stagiaires inscrits aux programmes dans le cadre de la Loi sur la formation professionnelle des adultes et qui ont droit aux prestations d'assurance-chômage.

Nota: Les chiffres (réclamations) pour la formation et la création d'emploi sont compris dans les réclamations admises pour les prestations ordinaires.

Au cours de la période du 1er avril 1985 au 31 mars 1986, les responsables du Fichier central, service qui fait partie de la Commission de l'emploi et de l'immigration du Canada, ont émis 515 936 nouveaux numéros. Un total de 138 482 cartes perdues ont été remplacées et 117 815 dossiers ont été modifiés pour changement de nom ou d'autres raisons.

Répartition des coûts

Les coûts du programme d'assurance-chômage sont répartis entre les travailleurs, les employeurs et le gouvernement fédéral. En 1985, la quote-part du gouvernement était de 2 962 millions $ et celle des employeurs et des employés ensemble, de 8 753 millions $. Les primes des employeurs et des travailleurs paient les prestations accordées au cours des deux premières périodes de versements aux bénéficiaires des prestations ordinaires, de formation et de services de création d'emplois. Le gouvernement assume intégralement le coût des prestations versées aux pêcheurs et de celles de la troisième période de versements fondés sur les taux régionaux de chômage.

Recettes - Année civile 1985

Revenu net des primes - 8 752 844 000 $

Cotisants

Estimation de la population assurée: (moyenne mensuelle)

	(en milliers)
1976	9 249
1977	9 504
1978	9 820
1979	9 985
1980	10 347
1981	10 617
1982	10 648
1983	10 797
1984	11 046
1985	11 358
1986	11 587[1]

[1] Estimation préliminaire.

Primes

Les employeurs retiennent les primes sur les chèques de paye des travailleurs et les versent au compte de l'assurance-chômage, en même temps que leurs propres contributions. En 1987, le travailleur verse 2,35 $ pour chaque 100 $ de gains assurables, tandis que l'employeur verse 3,29 $.

Plus de 30 000 employeurs au Canada voient leurs primes réduites parce que leurs employés sont protégés en vertu de régimes de pertes de salaire dans les cas de maladie ou de maternité approuvés par l'assurance-chômage. Puisque ces régimes versent des prestations aux travailleurs lorsqu'ils sont en congé, ces derniers peuvent ne pas avoir à présenter de réclamation pour obtenir des prestations d'assurance-chômage ou peuvent ne toucher les prestations que pendant une courte période.

Imposition

Les prestations d'assurance-chômage sont imposables, de la même manière que les gains ordinaires. Il se pourrait, en plus, que des prestataires soient obligés de remettre une partie des prestations au moment de la déclaration d'impôt. Les travailleurs à revenu élevé, dont le revenu annuel, y compris les prestations d'assurance-chômage, dépasseront 41 340 $ en 1987, devront rembourser jusqu'à 30 p. 100 des prestations qui ont fait dépasser ce seuil. Cette mesure est prise par le biais du système fiscal.

Les primes d'assurance-chômage font l'objet d'une déduction pour les fins de l'impôt sur le revenu.

Numéro d'assurance sociale

Les numéros d'assurance sociale sont des numéros de comptes gouvernementaux utilisés pour l'assurance-chômage et par divers autres ministères du gouvernement fédéral. Tout travailleur au Canada doit en avoir un.

Les personnes qui ne sont ni citoyennes ni résidentes permanentes peuvent aussi avoir un numéro d'assurance sociale et celui-ci commence par le chiffre "9". Dans ce cas, elles doivent avoir un permis de travail temporaire valide pour leur employeur. Elles ne peuvent travailler légalement pour aucune autre personne au Canada.

- Prestations de maternité

Les femmes peuvent recevoir des prestations de maternité pendant un maximum de quinze semaines (certificat médical nécessaire) à l'intérieur d'une période commençant huit semaines avant la date prévue de l'accouchement, ou la semaine même de l'accouchement s'il survient plus tôt que cette date, et se terminant soit dix-sept semaines après la semaine prévue de l'accouchement, soit dix-sept semaines après la semaine réelle de l'accouchement, selon la plus récente de ces deux dates.

- Prestations d'adoption

Les prestataires peuvent toucher jusqu'à 15 prestations hebdomadaires (un document attestant que l'adoption est officielle est exigé) à compter de la semaine où l'enfant arrive à la maison. La période prend fin après 17 semaines, lorsqu'il n'y a plus de motif raisonnable pour rester à la maison, ou, lorsqu'une demande de prestations d'un autre genre, notamment de maladie ou pour suivre un cours de formation, est présentée.

- Prestation spéciale à 65 ans

Les réclamants peuvent recevoir un montant global équivalant à 3 semaines de prestations.

Montant des prestations

Le montant des prestations représente 60 p. 100 de la moyenne des gains hebdomadaires assurables (laquelle est fondée sur les 20 dernières semaines d'emploi assurable ou, pour ceux qui ont travaillé pendant moins de 20 semaines, sur la moyenne de ces semaines). En 1987, la prestation hebdomadaire maximale qu'une personne peut toucher est de 318 $. Le montant varie chaque année.

Environ 3 000 employeurs offrent des régimes de prestations supplémentaires de chômage. Ces derniers permettent aux employeurs de payer certaines prestations à leurs employés qui sont en congé à cause d'une mise à pied, d'une maladie ou d'une grossesse. Ces prestations sont versées en plus des prestations d'assurance-chômage auxquelles sont admissibles les employés. De cette façon, les personnes en congé temporaire peuvent toucher un revenu semblable à leur salaire net habituel.

Les réclamants qui viennent de quitter leur premier emploi ou qui ont réintégré le marché du travail après une absence de plus d'un an doivent également avoir travaillé plus longtemps avant de toucher des prestations, soit 20 semaines dans la dernière année. Cela s'applique à toutes les régions.

Pour avoir droit aux prestations ordinaires d'assurance-chômage, une personne doit être apte au travail et chercher un autre emploi, sauf si elle suit des cours de formation approuvés.

En plus des prestations ordinaires, des prestations spéciales sont versées aux personnes qui ne peuvent travailler parce qu'elles sont malades, blessées, mises en quarantaine, enceintes ou qu'elles adoptent un enfant.

Tous les réclamants, sauf ceux qui reçoivent la prestation pour les personnes de 65 ans, sont habituellement assujettis à une période d'attente de deux semaines, à compter du jour de la demande, avant de toucher des prestations.

Période de versement des prestations

- Prestations ordinaires

Les réclamants peuvent toucher une semaine de prestations d'assurance-chômage pour chaque semaine d'emploi assurable au cours des 52 dernières semaines, jusqu'à concurrence de 25 semaines. De plus, ceux qui ont travaillé au-delà de 26 semaines peuvent toucher une semaine de prestation pour chaque période de deux semaines de travail, jusqu'à concurrence de 13 semaines de prestations. Quand ils ont épuisé les prestations auxquelles ils ont droit en fonction du nombre de semaines de travail, des semaines de prestations supplémentaires peuvent être versées, selon le taux de chômage de la région. En ce cas, la période maximale de versement est de 32 semaines. Mais quelle que soit la situation des intéressés, ils ne peuvent toucher plus de 50 semaines de prestations pour une seule demande.

- Prestations de maladie

Les réclamants peuvent toucher des prestations jusqu'à concurrence de quinze semaines, selon le genre d'affection (certificat médical requis).

Champ d'application

Environ 95 p. 100 de tous les travailleurs au Canada sont protégés par le régime d'assurance-chômage et les emplois visés sont appelés emplois assurables. Pour avoir droit à l'assurance, les travailleurs doivent être au service du même employeur pendant 15 heures par semaine au moins, ou gagner au moins 106 $ par semaine en 1987. L'assurance-chômage ne protège ni les travailleurs autonomes ni les travailleurs âgés de plus de 65 ans. (Les travailleurs qui atteignent l'âge de 65 ans et qui ont accumulé 20 semaines d'emploi assurable au cours des 52 dernières semaines peuvent être admissibles à un montant global d'assurance-chômage équivalant à trois semaines de prestations, qu'ils cessent de travailler ou non. Toutefois, cette prestation spéciale n'est pas versée automatiquement; il faut en faire la demande au Centre d'emploi du Canada dès que possible après avoir atteint l'âge de 65 ans.)

Admissibilité

Pour toucher les prestations ordinaires, une personne doit avoir occupé un emploi assurable pendant au moins 10 à 14 semaines au cours de ce qui s'appelle, dans le cadre du programme, la "période de référence". Cette période est constituée des 52 dernières semaines ou du nombre de semaines depuis la dernière demande de prestations, selon celle de ces deux circonstances qui est la plus récente. Le nombre de semaines nécessaires dépend du taux de chômage dans la région où réside habituellement le réclamant.

Certaines personnes doivent travailler plus de 10 à 14 semaines avant de recevoir les prestations ordinaires. Celles qui ont touché des prestations au cours de l'année précédente et qui font une nouvelle réclamation peuvent avoir à travailler jusqu'à six semaines de plus qu'elles ne le devaient pour leur première réclamation. Le nombre de semaines supplémentaires dépend du nombre de semaines pour lesquelles elles ont reçu des prestations la première fois. Cependant, cela ne s'applique pas aux personnes qui demeurent dans une région où le taux de chômage est supérieur à 11,5 p. 100.

V. DÉVELOPPEMENT DES COLLECTIVITÉS

Objectif principal

Fournir une aide spéciale et un appui au développement de l'emploi à l'intention des collectivités victimes d'importants licenciements et de fermetures d'usines, des collectivités faisant face au chômage chronique et des collectivités aux prises avec une économie en perte de vitesse mais ayant un certain potentiel de croissance et de développement permanents.

Sous-objectifs

Les options dans le cadre du programme viseront également à développer l'esprit d'entreprise, à créer de petites entreprises, à fournir de l'aide pour la réinstallation et la formation, à mobiliser les ressources communautaires locales, à apporter une aide financière et une aide en matière d'organisation, et à combler l'écart entre le licenciement et la recherche d'un nouvel emploi.

Participants

Collectivités situées en dehors des secteurs métropolitains, qui sont ou prévoient être en perte de vitesse sur le plan économique ou qui sont victimes de chômage chronique en dépit du potentiel de développement de l'emploi et de croissance à l'avenir; travailleurs nécessitant une aide individuelle et entrepreneurs ayant besoin d'une aide pour créer une entreprise dans les collectivités admissibles.

Lieu où présenter une demande

Bureaux régionaux d'Emploi et Immigration Canada.

IV. INNOVATION

Objectif principal

Stimuler la recherche de solutions créatrices aux problèmes du marché du travail et tenir à jour nos programmes axés sur le marché du travail.

Sous-objectifs

Fournir une aide financière à des organismes et à des particuliers pour les programmes et projets pilotes qui mettent à l'épreuve de nouvelles solutions aux problèmes du chômage ou de la formation inadéquate et à des organismes et particuliers qui perçoivent des possibilités d'aider à mieux utiliser le potentiel de la population active canadienne.

Participants

Tout particulier ou groupe peut présenter des projets qui offrent des idées nouvelles et différentes visant l'apport de changements réels et durables au marché du travail.

Promoteurs/employeurs

Tout particulier ou groupe ayant une proposition innovatrice pour le développement du marché du travail; les entreprises commerciales et industrielles, les associations ouvrières, les groupes sans but lucratif, les organismes d'enseignement et de formation; tous les secteurs de l'économie sont encouragés à participer.

Lieu où présenter une demande

Centres d'emploi du Canada (CEC).

Sous-objectifs

Offrir des subventions salariales et un remboursement des coûts de formation qui peuvent être versés pour une période allant jusqu'à trois ans. Diverses formes de formation sont dispensées: sur place, hors travail ou un agencement des deux, selon les besoins. Parallèlement, la formation peut avoir lieu à temps plein ou à temps partiel dans l'entreprise même, comprendre un stage dans une autre entreprise, être dispensée dans un collège communautaire ou un Cégep, ou dans un autre établissement.

Promoteurs/employeurs

Les employeurs et les travailleurs autonomes peuvent bénéficier de stimulants financiers pour les encourager à suivre des cours et les aider à maintenir ainsi leur compétitivité. Une option en formation du personnel de la petite entreprise s'adresse aux entreprises qui comptent moins de 100 employés. En vertu de cette option, on rembourse aux employeurs 60 p. 100 du salaire des travailleurs au cours de la formation hors travail, et de 25 p. 100 au cours de la formation sur place, jusqu'à concurrence de 350 $ par semaine. Les coûts directs des cours de formation peuvent également être remboursés à raison de 75 p. 100, sauf les frais de déplacement des stagiaires, qui sont partagés à 50 p. 100 pour les 30 premiers dollars engagés chaque jour et de 50 p. 100 pour tous les coûts en sus de ce montant. Dans des circonstances spéciales, une entreprise de n'importe quelle taille peut être admissible si elle est capable de démontrer qu'elle doit procéder au licenciement d'employés permanents, à moins qu'ils ne puissent être recyclés.

Participants

Les participants doivent être des employés ou des travailleurs autonomes et leur emploi doit être jugé menacé par l'évolution de la technologie et des marchés.

Lieu où présenter une demande

Centres d'emploi du Canada (CEC).

Sous-objectifs

Le programme est principalement coordonné par l'employeur. C'est à l'industrie qu'il revient de déterminer ses besoins en ressources humaines et de collaborer avec les responsables locaux en vue de combler ces besoins.

Participants

Peut être stagiaire toute personne qui a la capacité d'acquérir les compétences nécessaires dans les professions désignées. Les régions entreprendront en outre des consultations pour établir des objectifs de participation des femmes, des personnes handicapées, des autochtones et des membres de minorités visibles, tant pour ce qui concerne la formation dans l'entreprise que pour la formation achetée directement.

Promoteurs/employeurs

Employeurs: tous les employeurs, groupes et associations d'employeurs constitués sont admissibles sauf les administrations fédérale, provinciales et municipales ainsi que les organismes dont les fonds proviennent principalement de recettes fiscales, tels que les commissions scolaires, les établissements de soins de santé, les services de police et les services des incendies. Les organismes gouvernementaux dont les fonds proviennent surtout des ventes et des frais de service au public, tels que les services d'utilité publique, sont admissibles.

Participants (stagiaires): tout travailleur à l'emploi d'un employeur admissible. Ceci comprend tout travailleur autonome et propriétaire-gérant.

Lieu où présenter une demande

Centres d'emploi du Canada (CEC).

III. ACQUISITION DE COMPÉTENCES

Objectif principal

Donner aux employeurs et aux employés l'occasion de s'adapter à l'évolution technologique et de soutenir la concurrence pour contrer la menace qu'elles font peser sur l'emploi; et donner aux employés et aux employeurs les moyens de prévoir l'évolution du milieu de travail et de s'y adapter.

Lieu où présenter une demande

Centres d'emploi du Canada (CEC).

3. Défi 87

Objectif principal

Créer des emplois pour étudiants et jeunes au cours de l'été 1987.

Sous-objectifs

Fournir une expérience et une formation liées à la carrière ou aux études et encourager les employeurs et les étudiants à créer des emplois liés aux besoins réels du marché du travail.

Participants

Étudiants à plein temps ayant l'intention de continuer leurs études à l'automne et adressés par un Centre d'emploi du Canada pour étudiants (CEC-É).

Promoteurs/employeurs

Entreprises commerciales, organismes sans but lucratif, administrations provinciales, territoriales et municipales ainsi que les programmes spéciaux mis en oeuvre par le ministère de la Défense nationale et la Gendarmerie royale du Canada.

Lieu où présenter une demande

Centres d'emploi du Canada (CEC).
Centres d'emploi du Canada pour étudiants (CEC-É).

II. PÉNURIE DE MAIN-D'OEUVRE

Objectif principal

Offrir aux employeurs une aide en vue de payer les travailleurs qualifiés dont ils ont besoin pour soutenir la concurrence lorsqu'il y a une pénurie reconnue de compétences. Les compétences en demande seront déterminées aux échelles locale et régionale ou même nationale au besoin. Le programme comprend trois options: la formation dans l'entreprise, la formation achetée directement et la réinstallation et les voyages d'exploration.

2. Intégration professionnelle

Objectif principal

Fournir sur les lieux et hors des lieux de travail une formation et une expérience professionnelle aux jeunes et aux femmes qui entrent ou retournent sur le marché du travail afin qu'ils puissent faire la transition entre l'école ou le foyer et le marché du travail.

Sous-objectifs

Tenir compte des besoins locaux de main-d'oeuvre; encourager la participation des entreprises commerciales, du secteur ouvrier, des gouvernements et des groupes communautaires à la planification et à la mise en oeuvre de programmes d'alternance travail-études; fournir des emplois d'été liés à la voie professionnelle des étudiants.

Participants

Jeunes en chômage qui n'ont pas terminé leurs études postsecondaires, la priorité étant accordée à ceux qui ont le plus besoin d'aide, c'est-à-dire les jeunes qui n'ont pas terminé leurs études secondaires.

Femmes qui entrent ou retournent sur le marché du travail après avoir travaillé pendant trois ans ou plus au foyer.

Étudiants inscrits à des programmes d'alternance travail-études dans des établissements d'enseignement.

Étudiants retournant à l'école qui sont inscrits à des programmes d'emploi d'été pour étudiants.

Promoteurs/employeurs

Entreprises commerciales; organisations; particuliers; groupes spéciaux formés dans le but de coordonner l'établissement, la mise en application et la gestion d'un projet particulier; ministères, organismes, établissements fédéraux et sociétés de la Couronne; ministères, organismes et établissements provinciaux, territoriaux, et municipaux.

I. LA PLANIFICATION DE L'EMPLOI

1. Développement de l'emploi

Objectif principal

Développer le potentiel du marché du travail en fournissant une combinaison de possibilités d'expérience professionnelle et de formation pour l'acquisition de compétences, à l'intention des personnes en chômage chronique.

Sous-objectifs

Viser les besoins individuels et l'amélioration des perspectives d'emploi à long terme, en mettant l'accent sur les besoins, les possibilités et les priorités locaux et régionaux, afin de créer une population active compétente.

Participants

Personnes qui ont été en chômage pendant au moins 24 des 30 dernières semaines, y compris les personnes défavorisées sur le plan de l'emploi, les femmes, les personnes handicapées, les autochtones et les minorités visibles.

Promoteurs/employeurs

Tout employeur et, dans des circonstances limitées, des ministères et organismes provinciaux ou territoriaux. Les ministères et organismes fédéraux ne sont pas admissibles.

Lieu où présenter une demande

Centres d'emploi du Canada (CEC).

Contributions fédérales aux provinces et aux territoires en vertu du Programme de réadaptation professionnelle des invalides au cours de l'année financière 1985-1986

Province	Total (en milliers de dollars)
Terre-Neuve	1 295
Île-du-Prince-Édouard	173
Nouvelle-Écosse	3 043
Nouveau-Brunswick	4 388
Ontario	30 642
Manitoba	5 928
Saskatchewan	3 709
Alberta	11 940
Colombie-Britannique	11 447
Territoires du Nord-Ouest	362
Yukon	1 054
Total	73 981

Remarque: Ces montants représentent les paiements effectués aux provinces pour les réclamations soumises durant l'année financière et incluent des paiements imputables à des années précédentes.

Source: Direction du Régime d'assistance publique du Canada, Santé et Bien-être social Canada.

Les services sont fournis soit directement par la province, soit par l'entremise d'organismes bénévoles financés par la province.

Partage des frais

Les frais suivants sont aptes au partage:

- les salaires, les déplacements et la formation du personnel dont les fonctions sont directement liées au programme de réadaptation professionnelle, et les autres frais administratifs;
- les biens ou services fournis à des clients, à titre individuel; et
- les frais engagés par les provinces pour financer des projets de recherche destinés à améliorer le fonctionnement des programmes de réadaptation professionnelle.

Financement direct pour la recherche

En vertu de la Loi sur la réadaptation professionnelle des invalides, le ministère accorde des subventions pour la recherche en matière de réadaptation professionnelle entreprise par des individus et des organismes bénévoles. Des contributions pour un montant total de 53 467 $ ont été versées pour deux projets de recherche en 1985-1986.

Administration

Santé et Bien-être social Canada, Direction générale des programmes de service social, Direction du Régime d'assistance publique du Canada.

Dépenses

Année financière 1985-1986, part fédérale - 73 981 000 $ (Voir tableau, p. 33).

Source: Direction du Régime d'assistance publique du Canada, Santé et Bien-être social Canada.

Financement

Fonds du revenu consolidé.

PROGRAMME DE RÉADAPTATION PROFESSIONNELLE DES INVALIDES (RPI)

Champ d'application

En vertu d'accords avec toutes les provinces et les territoires, à l'exception du Québec, le gouvernement fédéral assume 50 p. 100 des coûts engagés par les provinces* pour fournir un programme complet de réadaptation professionnelle aux invalides physiques et mentaux.

Bien que le Québec ne participe pas à ce programme, une partie importante des frais engagés par la province pour des biens et services fournis aux personnes invalides est partagée par le gouvernement fédéral dans le cadre du Régime d'assistance publique du Canada.

Admissibilité

Sont admissibles au programme de réadaptation professionnelle des invalides les personnes invalides jugées capables d'atteindre un niveau de fonctionnement leur permettant de poursuivre une occupation effectivement rémunératrice.

Avantages

Les services fournis aux individus en vertu d'un programme complet de réadaptation professionnelle comprennent:

- l'évaluation;
- le counseling;
- les services de rétablissement;
- la fourniture de prothèses, de fauteuils roulants, de moyens techniques et d'autres appareils;
- la formation professionnelle et le placement sur le marché du travail;
- la fourniture de livres, d'outils et d'autres appareils indispensables au processus de réadaptation professionnelle; et
- des allocations de subsistance fondées sur les besoins individuels.

---

* Le terme "provinces" comprend les territoires sauf indication contraire.

Imposition

La pension de SV est imposable; le SRG et l'AAC ne le sont pas, mais les versements peuvent venir modifier le montant des exemptions personnelles dans le cas d'un contribuable qui déclare à sa charge le bénéficiaire de l'une ou l'autre de ces prestations, du fait qu'elles doivent entrer dans le calcul du revenu net d'une personne à charge, aux fins d'impôt.

Administration

Les trois programmes SV, SRG et AAC, relèvent de la Direction générale des programmes de la sécurité du revenu, du ministère de la Santé nationale et du Bien-être social, et sont appliqués grâce à un réseau de quelque 305 bureaux ouverts à temps plein et à temps partiel établis dans tout le pays. Le personnel de ces bureaux fournit aussi des conseils et de l'aide aux clients relativement au Régime de pensions du Canada et aux allocations familiales.

Bénéficiaires - novembre 1986

Bénéficiaires de la SV

SV seulement	1 383 948
SV et SRG	1 337 585
Total	2 721 533
Bénéficiaires de l'AAC	143 849
Total des bénéficiaires	2 865 382

Source: Direction générale des programmes de la sécurité du revenu, statistiques sur les programmes de sécurité de la vieillesse, novembre 1986.

Dépenses

Année financière 1985-1986 12 524,8 M de $

(M = Millions)

Source: Direction générale des programmes de la sécurité du revenu, Santé et Bien-être social Canada.

Prestations mensuelles*

	octobre 1986	janvier 1987	avril 1987
	$	$	$
Sécurité de la vieillesse	294,43	297,37	300,34
Supplément de revenu garanti (le maximum) une personne seule ou une personne mariée dont le conjoint ne reçoit ni la pension de SV ni l'AAC	349,91	353,41	356,94
un couple marié, tous deux pensionnés - chacun	227,89	230,17	232,47
Allocation au conjoint (le maximum)	522,32	527,54	532,81
Allocation au conjoint pour veufs et veuves	576,66	582,42	588,24

Source: Direction générale des programmes de la sécurité du revenu, Santé et Bien-être social Canada.

---

* Les prestations de SV sont rajustées conformément aux variations de l'indice des prix à la consommation, aux mois de janvier, avril, juillet et octobre.

bénéficiaire de la Sécurité de la vieillesse. Le montant de l'allocation, qui est assujettie à un examen du revenu, est calculé en fonction du revenu annuel combiné du couple. À compter de janvier 1987, le plafond de revenu au-dessous duquel l'AAC peut être payée est de 15 888 $.

Le maximum de l'allocation mensuelle est égal à la pension de SV, en plus du maximum du SRG selon le taux accordé aux personnes mariées. Le montant de l'AAC est réduit de 3 $ pour chaque 4 $ du revenu mensuel combiné du couple, jusqu'à disparition de la partie équivalant à la pension de SV complète ou partielle. Ensuite, la partie équivalant au SRG et la prestation de SRG du pensionné sont l'une et l'autre réduites de 1 $ pour chaque 4 $ additionnels du revenu mensuel combiné du couple.

L'AAC peut être payée à l'étranger pendant les six mois qui suivent le mois où le bénéficiaire, ou le conjoint pensionné, quittent le Canada, après quoi le paiement est suspendu. S'il s'agit d'une absence temporaire, les versements peuvent être repris quand le bénéficiaire de l'allocation et le conjoint pensionné reviennent au pays, pourvu qu'ils satisfassent aux autres conditions d'admissibilité. Si le couple a cessé d'habiter au Canada, les versements ne peuvent reprendre que lorsque les intéressés s'y établissent de nouveau.

Prolongation du paiement de l'Allocation au conjoint

À compter du 1er septembre 1985, toutes les personnes veuves âgées de 60 à 64 ans ont droit de toucher l'AAC qui est assujettie à un examen du revenu, quel que soit l'âge de leur conjoint au moment du décès. (Auparavant, seules les personnes qui avaient droit de toucher l'allocation au moment du décès de leur conjoint pensionné avaient toujours le droit de toucher cette allocation jusqu'à ce qu'elles se remarient ou atteignent 65 ans.) Le versement maximal est réduit de 3 $ par mois pour chaque 4 $ de revenu mensuel touché par le conjoint survivant, jusqu'à disparition de la partie équivalant à la pension de SV; la partie équivalant au SRG est ensuite réduite de 1 $ pour chaque 2 $ additionnels de revenu mensuel. Il faut faire une nouvelle demande chaque année, tout comme pour toucher le SRG et le montant ordinaire de l'AAC.

totalisation s'applique également aux personnes qui ont versé des cotisations au régime d'assurance sociale de l'autre État signataire et qui ont déjà résidé au Canada afin de leur permettre d'établir leur droit aux prestations de sécurité sociale de cet autre État.

Quand une personne devient admissible à la pension de sécurité de la vieillesse, grâce à la totalisation, le montant payable est déterminé au taux de 1/40e du montant maximal de la pension pour chaque année complète de résidence au Canada après l'âge de 18 ans. Les prestations payables par l'autre État signataire sont aussi calculées proportionnellement aux périodes réelles de cotisations versées dans cet État.

SUPPLÉMENT DE REVENU GARANTI (SRG)

Les pensionnés de la SV qui n'ont pas de revenu ou dont le revenu est restreint, mises à part les prestations de SV, peuvent, sur demande, recevoir le Supplément de revenu garanti. L'admissibilité est habituellement déterminée en fonction du revenu touché par les pensionnés au cours de l'année précédente et calculée conformément à la Loi de l'impôt sur le revenu. Le maximum du SRG est réduit de 1 $ par mois pour chaque 2 $ provenant mensuellement d'une autre source de revenu. Dans le cas d'un couple marié, il est estimé que chacun reçoit la moitié du revenu combiné des deux conjoints. Le SRG est ajouté au chèque de SV du pensionné. Le SRG ne se paie à l'étranger que pendant la période de six mois suivant le mois où le bénéficiaire a quitté le Canada. Lorsqu'il s'agit d'un pensionné résidant au Canada mais temporairement absent du pays, les paiements peuvent reprendre lorsqu'il revient au Canada si les autres conditions d'admissibilité sont remplies. Lorsqu'un pensionné ne réside plus au Canada, les paiements ne peuvent reprendre que lorsqu'il s'y établit de nouveau.

ALLOCATION AU CONJOINT (AAC)

Le conjoint d'un pensionné de la SV peut avoir droit à l'Allocation au conjoint s'il est âgé entre 60 et 65 ans et s'il satisfait à certaines conditions de résidence. Les personnes admissibles à l'AAC doivent satisfaire les mêmes conditions de résidence qu'un

Sinon, elle ne peut l'être que pour le mois où le pensionné quitte le pays et pour les six mois suivants, après quoi le paiement est suspendu. Si le pensionné s'absente temporairement, les versements sont repris à son retour au Canada. Par contre, s'il ne réside plus au pays, ces versements ne reprendront que lorsqu'il s'y établira de nouveau.

À partir du 1er juillet 1984, suite à une modification apportée à la Loi sur la sécurité de la vieillesse, les personnes qui reçoivent seulement une pension partielle et qui ne disposent que de peu ou pas de revenu peuvent être admissibles à des prestations additionnelles de Supplément de revenu garanti. Ces personnes recevront dorénavant le même revenu de retraite que les pensionnés qui reçoivent la pension complète de la sécurité de la vieillesse.

ACCORDS INTERNATIONAUX EN MATIÈRE DE SÉCURITÉ SOCIALE

Les modifications de 1977 apportées à la Loi sur la sécurité de la vieillesse ont permis au programme de la SV de faire l'objet d'accords réciproques avec d'autres pays, en matière de sécurité sociale. Voici les accords mis en application et les dates de leur entrée en vigueur: Barbade - 1er janvier 1986; Belgique - 1er janvier 1987; Danemark - 1er janvier 1986; France - 1er mars 1981; Grèce - 1er mai 1983; Italie - 1er janvier 1979; Jamaique - 1er janvier 1984; Norvège - 1er - janvier 1987; Portugal - 1er mai 1981; Suède - 1er janvier 1986; États-Unis - 1er août 1984. Un accord avec la République fédérale d'Allemagne a été signé en novembre 1985; et trois autres accords, soit un avec le Luxembourg, un avec la Finlande et un avec l'Espagne ont été signés en mai, octobre et novembre 1986 respectivement. De plus, trois autres accords ont été signés, soit un avec Sainte-Lucie en janvier 1987, et les autres avec l'Autriche et les Pays-Bas en février 1987. Ils entreront en vigueur lorsqu'ils seront ratifiés par le Canada et les autres pays.

Les accords permettent à des personnes qui résident ou qui ont résidé dans l'autre État signataire d'additionner (ou totaliser) leurs périodes de résidence (ou dans certains cas, leurs contributions au système de sécurité sociale) dans cet État, d'une part, et au Canada, d'autre part, afin d'atteindre le minimum exigé pour l'ouverture du droit à la pension de sécurité de la vieillesse. La

SÉCURITÉ DE LA VIEILLESSE, SUPPLÉMENT DE REVENU GARANTI et ALLOCATION AU CONJOINT

SÉCURITÉ DE LA VIEILLESSE (SV)

Champ d'application

Les personnes de 65 ans ou plus peuvent avoir droit à une pension complète ou à une pension partielle, selon leur nombre d'années de résidence au Canada après avoir atteint l'âge de 18 ans.

La pension complète est versée à toutes les personnes qui ont résidé au Canada un total de 40 années après leur 18e anniversaire.

La pension complète est aussi versée aux personnes qui avaient 25 ans ou plus le 1er juillet 1977 et qui résidaient légalement au Canada à cette date ou y avaient résidé après l'âge de 18 ans. Dans ce cas, la période de résidence exigée peut se calculer de deux façons:

a) le requérant peut avoir résidé au Canada pendant les dix années qui précèdent immédiatement l'approbation de la demande de pension, ou

b) il peut y avoir été présent, après avoir atteint l'âge de 18 ans, avant les dix années stipulées en a), pendant des périodes égales à trois fois la durée des absences au cours de cette période de dix ans et, en plus, y avoir résidé pendant une année, au moins, immédiatement avant l'approbation de la demande.

Les personnes de 65 ans ou plus qui n'ont pas droit à la pension complète peuvent toucher une pension partielle, en fonction du nombre d'années complétées de résidence au Canada après l'âge de 18 ans. Le versement au Canada exige dix années au moins de résidence, et le versement à l'étranger, 20 années au moins. Le montant d'une pension partielle est calculé au taux de 1/40e de la pension complète pour chaque année de résidence au Canada après l'âge de 18 ans.

Une fois la demande approuvée, la pension (complète ou partielle) peut être payée indéfiniment à l'étranger si le pensionné a résidé au pays pendant 20 années au moins après l'âge de 18 ans.

Administration

Direction générale des programmes de service social, Santé et Bien-être social Canada.

Financement

Fonds du revenu consolidé.

Dépenses

Le 10 décembre 1986, un total de 26 200 projets avaient bénéficié de 160 360 834 $. (Voir le tableau ci-dessous).

Contributions de Nouveaux Horizons
du 18 décembre 1972 au 10 décembre 1986

Province	Nombre de projets	Montant approuvé
Terre-Neuve	604	3 124 607 $
Île-du-Prince-Édouard	259	1 122 276
Nouvelle-Écosse	1 017	6 621 288
Nouveau-Brunswick	955	5 751 755
Québec	7 744	41 041 153
Ontario	7 476	55 368 191
Manitoba	1 225	8 383 586
Saskatchewan	2 196	8 383 964
Alberta	1 723	11 039 485
Colombie-Britannique	2 959	19 197 757
Yukon	13	102 242
T.N.-O.	29	224 530
Total	26 200	160 360 834

Source: Direction générale des programmes de service social, Santé et Bien-être social Canada.

PROGRAMME NOUVEAUX HORIZONS

Historique

Le ministre de la Santé nationale et du Bien-être social a annoncé en juillet 1972, l'autorisation, par le Cabinet, de créer le programme Nouveaux Horizons. En décembre 1974, le Cabinet a convenu de recommander qu'on accorde à ce programme un statut permanent.

But

Le but premier du programme est d'atténuer le sentiment de solitude en offrant des contributions à des groupes de personnes âgées à la retraite afin de leur permettre de planifier et d'organiser des activités communautaires qu'ils choisissent et réalisent eux-mêmes. Pour avoir droit à une contribution, un groupe doit généralement comprendre au moins dix volontaires, dont la majorité sont des personnes âgées et à la retraite qui agiront comme directeurs des projets.

Nature des projets

Les projets doivent être à but non lucratif. Aucun fonds n'est disponible pour rémunérer les directeurs des projets ou les participants ou pour payer les frais de transport. Des fonds limités peuvent défrayer les groupes des dépenses en immobilisations. Les projets sont financés durant une période pouvant aller jusqu'à 18 mois et le financement peut être prolongé pendant 18 autres mois au cours desquels il diminue graduellement.

Les projets financés jusqu'ici font partie des catégories d'activités suivantes:

a) sports, conditionnement physique et loisirs;
b) intégration sociale;
c) arts et travaux d'artisanat;
d) histoire;
e) services;
f) média/renseignements;
g) arts de spectacle et divertissements;
h) éducation;
i) organisation; et
j) recherche.

CRÉDIT D'IMPÔT-ENFANT

Le programme fédéral du Crédit d'impôt-enfant est entré en vigueur en janvier 1978. Son but est de fournir aux familles à revenu faible ou moyen, une assistance supplémentaire pour leur permettre de payer les frais nécessaires pour élever des enfants. Cette prestation est ajoutée aux Allocations familiales mensuelles et elle est ordinairement payée à la mère.

Le programme est appliqué dans le cadre du système fiscal. Le crédit versé en 1986 est de 384 $ pour chaque enfant admissible, payable intégralement aux familles ayant eu en 1985 un revenu net inférieur à 26 330 $. Dans les cas où le revenu familial net était supérieur à 26 330 $, le crédit maximal de 384 $ pour chaque enfant est réduit de 5 p. 100 du montant par lequel le revenu net dépasse le revenu maximal admissible. Le crédit versé en 1987 sera de 454 $ pour chaque enfant admissible, payable intégralement aux familles dont le revenu net en 1986 n'excédait pas 23 500 $.

Imposition

Les Allocations familiales fédérales sont imposables; cependant, les allocations spéciales ne le sont pas. Le gouvernement du Québec a tout dernièrement instauré un programme visant à remplacer les allocations familiales provinciales de cette province par un crédit d'impôt.

Administration

Santé et Bien-être social Canada, Direction générale des programmes de la sécurité du revenu. Le programme des Allocations familiales est appliqué par un réseau de quelque 305 bureaux ouverts à temps plein et à temps partiel établis dans tout le pays. Le personnel de ces bureaux fournit des conseils et de l'aide relativement à la sécurité de la vieillesse et au Régime de pensions du Canada.

Financement

Fonds du revenu consolidé.

QUÉBEC:

Par famille	Taux fédéral 1987		Taux du supplément provincial 1987
	Âge 0-11	Âge 12-17	
1er enfant	20,41 $	28,25 $	8,56 $
2e enfant	30,44	38,28	11,42
3e enfant	74,81	82,65	14,27
4e et chaque enfant additionnel	74,81	82,65	17,10

Source: Direction générale des programmes de la sécurité du revenu, Santé et Bien-être social Canada.

Bénéficiaires - novembre 1986

Familles - 3 653 137* Enfants - 6 585 781

Source: Direction générale des programmes de la sécurité du revenu, statistiques du programme des Allocations familiales, novembre 1986.

Dépenses fédérales

Année financière 1985-1986 - 2 500,3 M de $
(M = Millions)

Source: Direction générale des programmes de la sécurité du revenu, Santé et Bien-être social Canada.

---

* Ce chiffre comprend 31 764 comptes d'organismes de placement d'enfants en plus de 496 comptes de parents nourriciers. Chaque compte est considéré comme étant une "famille".

mensuelle (mais non l'allocation spéciale) qui peut être payée dans cette province, pourvu:

a) que l'allocation soit fondée seulement sur l'âge des enfants, le nombre d'enfants dans la famille, ou les deux;
b) qu'aucune allocation mensuelle ne soit inférieure à 60 p. 100 du taux fédéral actuel; et
c) que le total des paiements dans une province ayant ses propres taux soit, dans la mesure du possible, l'équivalent de ce que serait le taux fédéral dans cette province si la moyenne en était faite sur une période de quatre années consécutives.

Tel qu'indiqué ci-dessous, l'Alberta et le Québec ont choisi cette option et le taux des Allocations familiales fédérales payées dans ces provinces est fondé sur l'option provinciale.

Le Québec a également ses propres allocations familiales. Le Régime provincial des Allocations familiales du Québec est financé et administré par la province et suit de près le programme fédéral en ce qui a trait aux critères d'admissibilité.

ALBERTA:	Âge de l'enfant	Taux fédéral payé 1987
	0-6	25,20 $
	7-11	30,80
	12-15	40,80
	16-17	46,40

Source: Direction générale des programmes de la sécurité du revenu, Santé et Bien-être social Canada.

ALLOCATIONS FAMILIALES (AF)

Champ d'application/Admissibilité

Une allocation familiale mensuelle est payée à l'égard d'un enfant à charge de moins de 18 ans, à un parent (habituellement la mère) qui réside au Canada, qui entretient l'enfant complètement ou pour une grande part et qui est:

a) citoyen canadien; ou
b) résident permanent en vertu de la Loi sur l'immigration; ou
c) visiteur ou détenteur de permis en vertu de la Loi sur l'immigration, admis au Canada pour une période d'au moins un an au cours de laquelle le revenu de cette personne est assujetti à l'impôt sur le revenu canadien.

Les prestations d'Allocations familiales sont aussi payées, en certaines circonstances prescrites, à des résidents du Canada vivant à l'étranger.

Une allocation spéciale est versée à l'égard d'un enfant de moins de 18 ans qui est entretenu par un organisme de bien-être social, un ministère du gouvernement ou un établissement. Dans certains cas, le versement est fait directement à un père ou une mère nourricier.

Prestations mensuelles/Indexation

La Loi sur les allocations familiales prévoit un rajustement annuel des taux, en janvier, conformément à l'indice des prix à la consommation. Les prestations sont augmentées de l'excédent d'inflation au-dessus de 3 p. 100. Par conséquent, un taux d'inflation de 4 p. 100 par exemple, ferait augmenter de 1 p. 100 le niveau des prestations.

Taux fédéral des Allocations familiales - 1987: 31,95 $ pour chaque enfant admissible.

Taux des allocations spéciales - 1987: 47,64 $ pour chaque enfant admissible.

Programmes provinciaux, accords fédéraux-provinciaux

La Loi fédérale sur les allocations familiales prévoit qu'un texte législatif provincial peut modifier l'allocation familiale fédérale

Bénéficiaires et prestations pour le mois de novembre 1986

Type	RPC Bénéficiaires	RPC Prestations M de $	RRQ Bénéficiaires	RRQ Prestations M de $
Retraite	1 216 925	300,5	431 520	108,0
Invalidité	147 180	54,4	41 311	21,7
Enfant de cotisant invalide	44 281	5,0	11 298	0,4
Orphelin	86 704	9,1	36 055	1,1
Conjoint survivant	418 335	68,8	165 450	42,7
Décès	4 811	8,6	1 913	2,3
Pensions combinées	(117 439)[1]	(35,9)[2]	(33 660)	(s.o.)

(M = Millions)

1 Les bénéficiaires de pensions combinées sont comptés pour chaque type de prestation reçue; il y en a donc qui sont comptés deux fois.

2 Le montant des parties constituantes des pensions combinées paraît déjà dans les colonnes appropriées (c.-à-d. les colonnes des pensions de retraite, d'invalidité et de conjoint survivant).

Source: Bulletins statistiques du RPC et du RRQ, novembre 1986.

Cotisants et cotisations

	RPC (1984)	RRQ (1984)
Cotisants	8 588 709	2 909 460(est.)

Source: Cotisants au RPC, 1984, Santé et Bien-être social Canada. Perspectives statistiques, Régie des rentes du Québec, Vol. 4, 1984.

Recettes	RPC 1985-86	RRQ 1985-86
	(en millions de dollars)	
Cotisations	4 495,1	1 376,1*
Intérêts	3 009,3	1 488,3**
Autres	185,3	-
Total	7 689,7	2 864,4

* Ce montant comprend un remboursement des intérêts payés en 1979-80 reçu du ministère du Revenu (rétro-ajouté).

** Ces montants comprennent la quote-part de la Régie dans la distribution de la réserve générale du Fonds général de la Caisse de dépôt et placement au détenteur d'unités de dépôt à participation.

Source: Bulletin statistique du RPC, juin 1986.
Rapport annuel 1985-1986, Régie des rentes du Québec.

RÉGIME DE PENSIONS DU CANADA

RÉGIME DE RENTES DU QUÉBEC

Prestations maximales mensuelles à compter de 1987

	RPC	RRQ	TOTAL RPC	TOTAL RRQ
	$	$	$	$
RETRAITE	521,52	521,52	521,52	521,52
INVALIDITÉ				
- taux uniforme	242,95	242,95		
- montant établi selon les gains	391,14	391,14	634,09	634,09
SURVIVANT				
- 65 ans et plus (montant établi selon les gains)	312,91	312,91	312,91	312,91
- 55 à 64 ans				
i. taux uniforme	94,79	310,82		
ii. montant établi selon les gains	195,57	195,57	290,36	506,39
- moins de 55 ans				
i. taux uniforme	94,79	242,95		
ii. montant établi selon les gains	195,57	195,57	290,36	438,52
ENFANTS ET ORPHELINS (taux uniforme)	94,79	29,00	94,79	29,00
DÉCÈS (montant global)	2 590,00	2 590,00	2 590,00	2 590,00

b) Il faut faire des demandes pour toutes les prestations, qui doivent être acceptées avant qu'il y ait ouverture du droit aux prestations.

Imposition

Les cotisations sont déductibles du revenu imposable. Les prestations sont imposables.

Indexation

Les prestations sont rajustées chaque année en fonction de l'augmentation de l'indice des prix à la consommation (IPC).

Administration

RPC - Le ministre de la Santé nationale et du Bien-être social est chargé de l'application de toutes les parties de la Loi, à l'exception de la Partie I. Le Ministère tient un réseau étendu d'environ 305 bureaux ouverts à temps plein et à temps partiel dans tout son secteur de compétence. Le personnel de ces bureaux fournit aussi des conseils et de l'aide relativement aux programmes de sécurité de la vieillesse et d'allocations familiales.

L'application de la Partie I, qui a trait à la protection et aux cotisations, relève du ministre du Revenu national. L'application d'autres aspects du Régime incombe au ministère des Approvisionnements et Services, au ministère des Finances, au département des Assurances et au ministère de l'Emploi et de l'Immigration.

RRQ - Le ministre du Revenu du Québec est chargé d'administrer les cotisations et d'établir l'état des cotisants. La Régie des rentes du Québec applique le reste du Régime. La Caisse de dépôt et placement du Québec est responsable du placement de l'excédent des fonds du Régime de rentes du Québec.

Financement

Les deux régimes sont financés grâce à des contributions directes et aux intérêts sur le placement de fonds en surplus, c'est-à-dire de l'excédent des contributions augmenté des intérêts une fois que le paiement des prestations et les frais d'administration ont été acquittés.

4. Pension de survivant

Elle est payée au conjoint survivant d'un cotisant, conformément à certaines exigences relatives aux cotisations.

Une prestation, consistant en un montant à taux uniforme et 37,5 p. 100 de la pension de retraite, réelle ou imputée, du cotisant, est payable:

a) à un conjoint survivant âgé de 45 à 64 ans;
b) à un conjoint survivant âgé de moins de 45 ans et qui est invalide, ou qui a des enfants à charge.

Cette prestation fait l'objet d'une réduction proportionnelle quand le conjoint survivant est âgé de 35 à 45 ans, n'est pas invalide et n'a pas d'enfant à charge. Si le conjoint a plus de 65 ans, la prestation est égale à 60 p. 100 de la pension de retraite du cotisant.

Depuis janvier 1987, en vertu du Régime de pensions du Canada, la pension de conjoint survivant sera aussi payée aux conjoints survivants qui se remarient. Le Régime de rentes du Québec possède cette disposition depuis 1984. Dans le cadre du Régime de rentes du Québec, une pension accrue de conjoint survivant est payable aux conjoints de cotisants âgés de 55 à 64.

5. Prestation d'orphelin

Identique à l'article 3.

6. Prestation de décès

Elle est versée aux ayants droit du cotisant décédé.

Elle consiste en un montant global égal à six mois de la pension de retraite, jusqu'à un maximum de 10 p. 100 du MGAP pour l'année du décès.

7. Pensions combinées

Cette expression se rapporte à la pension de conjoint survivant et à la pension soit de retraite, soit d'invalidité, versées simultanément à la même personne.

Remarques:

a) Dans le cas des prestations autres que la pension de retraite, l'admissibilité n'est acquise que si des contributions ont été versées au Régime pendant les périodes minimales requises.

d'un emploi rémunéré ou d'un travail autonome ne sont pas supérieurs à la pension de retraite maximale versée dans cette année. Cette exigence ne s'applique pas dans le cas des pensionnés qui ont 65 ans et plus au moment où ils prennent leur retraite. Le plein montant de la rente est payable si la retraite est prise à 65 ans. Pour la personne qui demande le paiement de sa rente avant cet âge, celle-ci est réduite de 0,5 p. 100 par mois d'anticipation. Par contre, celle qui la retarde après l'âge de 65 ans reçoit une rente majorée du même pourcentage pour chaque mois passé cet âge. L'ajustement actuariel après l'âge de 65 ans ne s'applique plus lorsque le cotisant atteint l'âge de 70 ans. Le Régime de rentes du Québec offre cette possibilité d'une retraite souple depuis 1984.

À compter du 1er janvier 1987, les deux conjoints d'un mariage continu peuvent demander à partager les pensions de retraite du RPC acquises pendant leur vie commune, à condition que les conjoints soient âgés tous les deux d'au moins 60 ans et qu'ils aient demandé toutes les pensions de retraite auxquelles ils ont droit en vertu du Régime de pensions du Canada. Chacun des conjoints recevra une proportion identique de la pension de l'autre, en fonction de la durée du mariage. Le Régime de rentes du Québec n'offre pas une telle disposition de partage des pensions.

2. Pension d'invalidité

Cette pension est constituée d'une prestation à taux uniforme et d'un montant calculé en fonction des gains. Conformément à certaines exigences relatives aux cotisations, ce montant représente 75 p. 100 de la pension de retraite théorique et il est payable au cotisant dans le cas d'une invalidité grave et prolongée à cause de laquelle une personne est régulièrement incapable de détenir une occupation véritablement rémunératrice. Dans le cadre du Régime de rentes du Québec, la définition d'invalidité pour les cotisants âgés de 60 à 64 ans a été élargie.

3. Prestation d'enfant de cotisant invalide

Cette prestation consiste en un montant mensuel fixe et est payable à l'égard d'un enfant qui n'est pas marié jusqu'à ce qu'il ait atteint l'âge de 18 ans, ou jusqu'à celui de 25 ans s'il fréquente l'école ou l'université à temps plein. Le versement des prestations est interrompu si l'enfant ne fréquente plus l'école ni l'université à temps plein. Toutefois, les prestations pourraient être versées à nouveau si l'enfant reprend ses études.

Lorsque la totalisation prévue par les accords est utilisée pour permettre de satisfaire aux conditions minimales d'octroi, le montant des prestations est calculé en fonction des périodes réelles de résidence ou de cotisations créditées en vertu des lois de chaque pays.

Prestations

1. Pension de retraite

La pension payable à la retraite s'élève à 25 p. 100 de la moyenne rajustée des gains de carrière cotisables du requérant. Lors du calcul des prestations, certaines dispositions générales permettent le retranchement d'un certain nombre de mois de gains modiques ou nuls. De plus, il y a la clause d'exclusion spéciale pour élever des enfants qui a pour but de garantir qu'un cotisant qui reste au foyer pour élever de jeunes enfants ne sera pas pénalisé pour la période durant laquelle il (elle) touche un revenu modique ou nul. Ainsi, la disposition protégera l'admissibilité aux prestations du RPC, ainsi que le niveau des prestations que ce cotisant a acquises avant, pendant et après la période consacrée à élever de jeunes enfants. La clause permet d'exclure du calcul des prestations du RPC les mois de gains modiques ou nuls d'une période commençant après le 1er janvier 1966, pendant laquelle une personne a élevé un enfant de moins de sept ans et avait droit de toucher des prestations d'allocations familiales pour cet enfant.

La disposition est en application depuis le 1er janvier 1978. Ceci signifie que les périodes d'exclusion seront prises en considération depuis le début du Régime en 1966 dans le cas des prestations versées depuis 1978.

Toute personne qui a effectué au moins une cotisation valide au Régime de pensions du Canada peut recevoir une prestation de retraite mensuelle. Le montant de cette prestation est calculé en fonction de la période cotisable de l'individu.

À partir de janvier 1987, la pension de retraite pourra être versée à un cotisant le mois suivant son 60e anniversaire de naissance. Pour ce qui est du versement de la pension de retraite avant l'âge de 65 ans, le cotisant doit avoir cessé entièrement ou dans une large mesure d'occuper un emploi ouvrant droit à pension. Un cotisant est considéré avoir cessé dans une large mesure d'occuper un emploi ouvrant droit à pension si ses gains annuels provenant

d'entrée en vigueur sont comme suit: Barbade - 1er janvier 1986; Belgique - 1er janvier 1987; Danemark - 1er janvier 1986; France - 1er mars 1981; Grèce - 1er mai 1983; Italie - 1er janvier 1979; Jamaique - 1er janvier 1984; Norvège - 1er janvier 1987; Portugal - 1er mai 1981; Suède - 1er janvier 1986; États-Unis - 1er août 1984. Un accord avec la République fédérale d'Allemagne a été signé en novembre 1985; et trois autres accords, soit un avec le Luxembourg, un avec la Finlande et un avec l'Espagne ont été signés en mai, octobre et novembre 1986 respectivement. De plus, trois autres accords ont été signés, soit un avec Sainte-Lucie en janvier 1987, et les autres avec l'Autriche et les Pays-Bas en février 1987. Ils entreront en vigueur lorsqu'ils seront ratifiés par le Canada et les autres pays.

Des dispositions visant à éviter le double assujettissement sont incluses dans les accords. En outre, les accords contiennent des règles visant à assurer que personne ne se trouve sans protection, et que les personnes admissibles peuvent contribuer aux termes du régime d'un pays ou de l'autre.

Les prestations du Régime de pensions du Canada visées dans les accords sont les prestations d'invalidité, de survivant et de décès. La pension de retraite n'entre pas dans les accords étant donné qu'une seule cotisation valable au Régime suffit pour qu'une pension soit versée. Il n'est donc pas nécessaire d'utiliser les périodes de cotisations dans l'autre pays pour déterminer l'ouverture du droit à la pension de retraite. Cependant, les périodes de cotisations au Régime de pensions du Canada ou de résidence au Canada peuvent servir pour l'admissibilité à des prestations de vieillesse en vertu des lois de l'autre État signataire.

Les personnes qui ne répondent pas aux exigences minimales pour l'ouverture du droit aux prestations, en vertu du Régime de pensions du Canada, peuvent additionner (totaliser) les crédits acquis dans le cadre de régimes de sécurité sociale de l'autre État signataire à leurs crédits canadiens afin de déterminer leur admissibilité aux prestations. Il en est de même pour la situation inverse. Les personnes qui n'atteignent pas le minimum exigé pour l'ouverture du droit aux prestations de l'autre État signataire peuvent ajouter leurs crédits canadiens aux crédits acquis dans l'autre pays afin de déterminer leur admissibilité.

Une disposition spéciale a aussi été incluse dans la nouvelle législation du RPC pour assurer que les contrats matrimoniaux conclus après le 4 juin 1986 ne lient pas le ministre de la Santé nationale et du Bien-être social sauf si une loi provinciale l'autorise et, dans ce cas-là, seulement si la renonciation porte explicitement sur un partage des crédits de pension du RPC. Il n'existe pas encore de lois provinciales de ce genre.

Pour les mariages qui se terminent par un divorce ou une annulation à compter du 1er janvier 1987, les crédits de pension accumulés par les deux conjoints au cours de leur vie commune sont partagés également entre eux. Ce partage est obligatoire dès que le ministre de la Santé nationale et du Bien-être social reçoit les renseignements lui permettant de procéder au partage. De même, si un mariage se termine par une séparation, l'un ou l'autre des conjoints peut présenter une demande de partage des crédits de pension, après une séparation d'au moins un an. Il n'y a pas de date limite pour présenter une demande de partage des crédits, suite à une séparation légale, excepté si l'un des conjoints décède. De plus, les anciens conjoints d'une union de fait, qui ont cohabité pendant au moins douze mois, peuvent présenter une demande de partage des crédits s'ils ont vécu séparément pendant au moins un an. Dans ce cas, une demande de partage doit être présentée dans un délai de quatre ans.

Fonds de placement du Régime de pensions du Canada

La Loi prévoit le placement des fonds supplémentaires recueillis par le Régime de pensions du Canada, moins les prestations versées et les frais administratifs. Ces fonds supplémentaires sont mis à la disposition des provinces pour investissement en vertu d'une formule fondée sur le rapport entre les contributions provinciales et l'ensemble des contributions au Régime. Dans le cas où une province n'emprunte pas les fonds qui lui sont disponibles dans le Fonds de placement du RPC, le gouvernement fédéral achète des titres pour un montant équivalent.

Les accords internationaux en matière de sécurité sociale*

L'article 109 du Régime de pensions du Canada autorise l'inclusion de ses dispositions dans les accords réciproques de sécurité sociale. Les accords actuellement en vigueur et leurs dates

---

* Pour de plus amples renseignements, veuillez vous référer au Programme de la sécurité de la vieillesse à la page 25.

RÉGIME DE PENSIONS DU CANADA et RÉGIME DE RENTES DU QUÉBEC

Champ d'application

En général, les Régimes font partie intégrante du système canadien de sécurité sociale et permettent à des millions de membres de la population active canadienne d'acquérir et de conserver une protection pour eux-mêmes et leur famille contre la perte de revenu due à la retraite, à l'invalidité ou au décès, indépendamment du lieu où leur emploi peut les conduire au Canada et, dans certaines circonstances, à l'étranger.

Le Régime de pensions du Canada (RPC) n'est pas en vigueur au Québec parce que cette province a usé de son privilège constitutionnel pour créer un régime de rentes provincial semblable qu'elle applique à la place du RPC.

Cotisations

Le salarié paie 1,9 p. 100 de ses gains cotisables. En 1987, les premiers 2 500 $ de gains sont exclus et le maximum des gains cotisables est fixé à 25 900 $. L'employeur verse des contributions équivalentes. Les cotisations du travailleur autonome s'élèvent à 3,8 p. 100 de ses gains selon les mêmes limites. La limite inférieure se nomme l'exemption de base de l'année (EBA) et la limite supérieure, le maximum des gains annuels ouvrant droit à pension (MGAP).

Le maximum des gains annuels ouvrant droit à pension (MGAP) est rajusté annuellement en rapport avec la hausse des gains moyens. À partir de 1988, le MGAP passera d'une formule de rajustement utilisant l'indice composite du secteur industriel à une formule basée sur les hausses de l'indice global des traitements et salaires hebdomadaires du secteur industriel, publié par Statistique Canada. L'EBA est fixée à 10 p. 100 du MGAP au cours d'une année donnée.

Partage des crédits de pension

Pour les mariages terminés par un divorce ou une annulation entre le 1er janvier 1978 et le 31 décembre 1986, les crédits de pension acquis pendant le mariage peuvent, sur demande, être partagés également entre les conjoints, à condition que la cohabitation ait duré au moins trente-six mois.

Nombre de personnes assistées en vertu du Régime d'assistance publique du Canada
au 31 mars 1986*

Province	Assistés sociaux	Personnes dans les établissements de soins spéciaux		Enfants placés
		Adultes	Enfants	
Terre-Neuve	47 100	1 070	800	2 273
Î.-P.-É.	9 200	360	120	239
Nouvelle-Écosse	72 100	2 470	1 250	1 970
Nouveau-Brunswick	68 800	2 130	970	1 411
Québec	693 900	5 830	15 800	16 500
Ontario	485 800	24 590	12 370	10 275
Manitoba	62 600	3 620	3 250	2 516
Saskatchewan	62 700	2 540	1 170	2 089
Alberta	126 600	6 260	3 540	4 242
C.-B.	255 700	11 400	6 770	7 204
T.N.-O.	7 100	50	160	230
Yukon	1 400	180	70	158
Total	1 893 000	60 500	46 270	49 107

* Tous ces chiffres sont estimatifs. Il doit être rappelé que les définitions des provinces sont différentes et que les chiffres qui en résultent ne se comparent pas. De plus, on estime à 500 000 le nombre de bénéficiaires des services de bien-être social dont les frais sont partagés aux termes du RAPC.

Remarque: Il faut utiliser ces chiffres avec prudence, car des personnes peuvent figurer dans plus d'une catégorie et être comptées deux fois lorsque les catégories sont totalisées.

Source: Direction du Régime d'assistance publique du Canada, Direction générale des programmes de service social, et
Direction des systèmes d'information, Direction générale de la politique, des communications et de l'information, Santé et Bien-être social Canada.

Paiements fédéraux aux provinces et aux territoires en vertu du Régime d'assistance publique du Canada, selon les secteurs d'activité au cours de l'année financière 1985-1986

Province	Assistance générale	Établissements de soins spéciaux	Soins de santé	Bien-être à l'enfance	Services de bien-être social	Projets d'adaptation au travail	Total
	(000's $)	(000's $)	(000's $)	(000's $)	(000's $)	(000's $)	(000's $)
Terre-Neuve	42 577	8 514	5 598	4 573	14 318	128	75 708
Î.-P.-É.	11 205	2 779	436	506	5 808	-	20 734
Nouvelle-Écosse	71 641	11 338	3 902	2 434	14 736	425	104 476
Nouveau-Brunswick	103 362	7 800	4 598	1 800	19 348	(2)	136 906
Québec**	1 110 953	179 474	72 066	26 324	216 925	37	1 605 779
Ontario	739 739	73 258	23 298	49 839	165 880	344	1 052 358
Manitoba	78 414	9 620	4 129	13 359	34 039	1 745	141 306
Saskatchewan	95 367	12 092	2 547	4 184	34 264	176	148 630
Alberta	240 859	46 177	17 097	15 185	69 959	496	389 773
C.-B.	439 523	41 298	19 792	3 510	88 390	960	593 473
T.N.-O.	5 482	1 974	-	923	3 197	-	11 576
Yukon	1 082	(82)	79	382	1 399	-	2 860
Total	2 940 204	394 242	153 542	123 019	668 263	4 309	4 283 579

Remarque: Ces montants représentent les paiements effectués aux provinces pour les réclamations soumises durant l'année financière et peuvent inclure des paiements imputables à des années précédentes.

Source: Direction du Régime d'assistance publique du Canada, Santé et Bien-être social Canada.

Projets d'adaptation au travail

Dans le cadre du Régime, toutes les provinces ont signé des accords avec le gouvernement fédéral, mais aucun accord n'existe avec les territoires. Les projets d'adaptation au travail visent à améliorer la motivation des participants et leur aptitude à travailler, ainsi qu'à les préparer à entrer ou retourner sur le marché du travail.

Imposition

Les prestations d'aide sociale ne sont pas imposables.

Administration

Santé et Bien-être social Canada, Direction générale des programmes de service social, Direction du Régime d'assistance publique du Canada.

Dépenses

Année financière 1985-1986, part fédérale - 4 283 579 000 $. (Voir le tableau à la page 5)

Source: Direction du Régime d'assistance publique du Canada, Santé et Bien-être social Canada.

Financement

Fonds du revenu consolidé et, pour le Québec, la Loi de 1977 sur les accords fiscaux entre le gouvernement fédéral et les provinces et sur les contributions fédérales en matière d'enseignement post-secondaire et de santé.

Les "services de bien-être social" sont ceux qui ont pour objet d'atténuer, de supprimer ou de prévenir les causes et les effets de la pauvreté, du manque de soins à l'égard des enfants ou de la dépendance de l'aide sociale. Les services comprennent:

- les services de garde de jour pour les enfants;
- les services d'auxiliaires familiales, les services d'aide à domicile, et les services de même ordre visant à venir en aide aux familles en situation de crise ou permettant aux personnes âgées ou invalides de mener une vie autonome dans la collectivité;
- les services sociaux personnels, les services de counseling, d'évaluation et d'aiguillage (y compris les services de protection pour les enfants maltraités ou négligés et les services de prévention pour les enfants dans leur propre foyer);
- les services d'adoption;
- les services de réadaptation, y compris les services aux personnes en chômage chronique (p. ex., l'apprentissage des aptitudes à la vie quotidienne, les services d'aiguillage et de placement en emploi) et les services dont le but est de répondre aux besoins particuliers de groupes cibles menacés d'isolement social tels les personnes âgées et les personnes handicapées sur le plan physique ou mental;
- les services de développement communautaire destinés à encourager et à aider les membres de communautés désavantagées à participer à l'amélioration de la situation sociale et économique de leur communauté;
- les services de consultation, de recherche et d'évaluation ayant trait aux programmes de bien-être social; et
- les services administratifs relatifs aux programmes d'aide sociale et des services de bien-être social offerts aux personnes admissibles.

Le Régime partage les coûts du personnel (tels les salaires, les frais de déplacement et de formation) pour les services de bien-être social fournis aux personnes admissibles par la province ou par des organismes à but non lucratif approuvés par la province.

Sont admissibles aux services de bien-être social les "personnes nécessiteuses" et les "personnes qui deviendraient probablement nécessiteuses si ces services ne leur étaient pas fournis". Règle générale, la probabilité du besoin est déterminée en fonction d'un examen du revenu.

- les soins dans les foyers de soins spéciaux, p. ex., les foyers pour personnes âgées, les maisons de repos, les établissements de soins pour enfants et les maisons de transition pour les femmes battues et leurs enfants. (Depuis le 1er avril 1977, la majeure partie des coûts fédéraux liés aux soins de longue durée en établissement pour adultes est assumée en vertu du Programme des services complémentaires de santé dans le cadre de la Loi de 1977 sur les accords fiscaux entre le gouvernement fédéral et les provinces et sur les contributions fédérales en matière d'enseignement post-secondaire et de santé);
- les coûts de certains soins de santé (p. ex., médicaments, soins dentaires) non garantis dans le cadre des programmes universels de soins de santé des provinces ni financés globalement dans le cadre de la Loi de 1977 sur les accords fiscaux entre le gouvernement fédéral et les provinces et sur les contributions fédérales en matière d'enseignement post-secondaire et de santé; et
- les coûts d'entretien des enfants placés en foyer nourricier.

Les "personnes nécessiteuses" sont définies par le Régime comme suit:

- les personnes qui, sans égard à la cause du besoin, sont jugées incapables de subvenir convenablement à leurs besoins ou à ceux des personnes à leur charge. (On détermine l'admissibilité à l'aide sociale par un examen de besoins et ressources mis au point par la province. Cet examen tient compte des besoins matériels du demandeur et des revenus et ressources dont il dispose pour satisfaire ces besoins);
- les enfants sous la garde d'une autorité chargée du bien-être social de l'enfance; et
- les enfants placés en foyer nourricier.

En vertu de l'Accord sur le Régime, chaque province a accepté de ne pas exiger un délai de résidence dans la province ou au Canada comme condition d'admissibilité à l'aide sociale. L'Accord requiert aussi que chaque province établisse, au moyen d'une loi, une procédure d'appel des décisions prises relativement aux demandes d'aide sociale ou à l'octroi de prestations.

RÉGIME D'ASSISTANCE PUBLIQUE DU CANADA (RAPC)

Champ d'application

En vertu d'accords conclus avec les provinces et les territoires, le gouvernement fédéral partage 50 p. 100 des frais engagés par les provinces* et les municipalités pour fournir:

- de l'assistance aux personnes nécessiteuses;
- des services de bien-être social aux personnes nécessiteuses ou à celles qui le deviendraient probablement si ces services ne leur étaient pas fournis; et
- des projets d'adaptation au travail qui sont destinés à améliorer l'aptitude à l'emploi des personnes qui éprouvent des difficultés inusitées à trouver ou à conserver des emplois ou à entreprendre une formation menant à l'emploi.

Avantages/Admissibilité

"L'assistance" comprend une aide aux personnes nécessiteuses pour:

- des articles satisfaisant des besoins fondamentaux, c.-à.-d., la nourriture, le logement, les vêtements, le combustible, les services d'utilité publique, les fournitures ménagères et les services répondant aux besoins personnels;
- des articles accessoires à l'exercice d'un métier ou d'un autre emploi tels des permis, des outils ou de l'équipement; des articles nécessaires à la sécurité, au bien-être et à la réadaptation d'une personne nécessiteuse, p. ex., des modifications et réparations essentielles à la propriété ainsi que les articles nécessaires aux handicapés;
- certains services de bien-être social (tels que la garde de jour) autorisés par un organisme ou à la demande d'un organisme approuvé par une province;

---

* Le terme "provinces" comprend les territoires sauf indication contraire.

TABLE DES MATIÈRES

Régime d'assistance publique du Canada 1

Régime de pensions du Canada et Régime de rentes du Québec 7

Allocations familiales 17

Programme Nouveaux Horizons 23

Sécurité de la vieillesse, supplément de revenu garanti et allocation au conjoint 25

Réadaptation professionnelle des invalides 31

Emploi et immigration Canada 35

Assurance-chômage 43

Indemnisation des accidentés du travail 49

Cette édition du Précis sur les programmes de sécurité social a été mise au point par le Chef de la Section des ressources en information, Direction générale des politiques, des communications et de l'information.

Les suggestions et les commentaires doivent être adressés au Chef, Section des services d'information, Direction des systèmes d'information, Direction générale des politiques, des communications et de l'information, Santé et Bien-être social Canada, Ottawa, Ontario, K1A 0K9 (Tél: (613) 957-3046).

Les demandes d'exemplaires doivent être adressées au Service de distribution des publications, Direction des communications, Direction générale des politiques, des communications et de l'information, Santé et Bien-être social Canada, 5e étage, Immeuble Brooke-Claxton, Parc Tunney, Ottawa, Ontario, K1A 0K9 (Tél: (613) 957-2990).

INTRODUCTION

Le gouvernement canadien a mis en oeuvre un grand nombre de programmes de sécurité sociale et il est parfois difficile de se renseigner à leur sujet. Cette brochure a donc été rédigée pour faciliter l'accès à une importante documentation sur les principales caractéristiques de certains programmes.

L'information contenue dans cette brochure donne un aperçu des programmes de sécurité sociale au Canada. Pour une description plus complète de ces programmes et de ceux qui ne sont pas traités ici, il faut se reporter aux documents de référence publiés par les ministères concernés.

J'engage le public à lire ces publications. Mon Ministère recevra avec plaisir les propositions susceptibles d'améliorer cette brochure.



Jake Epp
Ministre de la Santé nationale
et du Bien-être social

©Ministre des Approvisionnements et Services Canada 1987
No de cat. H12-26/1987-1
ISBN 0-662-55133-8

GOVT PUBNS

précis sur les programmes de SÉCURITÉ SOCIALE

mars 1987

Publication autorisée par
le ministre de la Santé
nationale et du Bien-être
social

Santé et Bien-être social Canada
Health and Welfare Canada

Précis sur les programmes de sécurité sociale

mars 1987



Canada

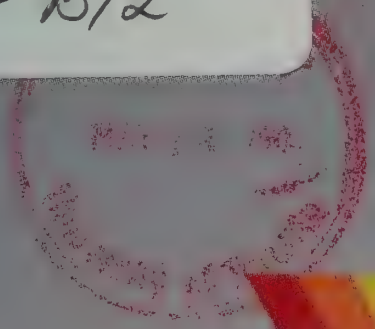
Health and Welfare Canada
Santé et Bien-être social Canada

Government Publications

CA1
HW170
-B12

Basic Facts on Social Security Programs

July 1989





Canada

Basic facts on social security programs, July 1989

© Minister of Supply and Services Canada 1990
Cat. No. H21-106/1990E
ISBN 0-662-17688-X

Basic Facts on Social Security Programs

July 1989

Copies of this report may be obtained from:

Publications Distribution
Communications Directorate
Communications Branch
Department of National Health and Welfare
5th Floor
Brooke Claxton Building
Tunney's Pasture
Ottawa, Ontario
K1A 0K9

Tel. (613) 952-9191

Enquiries regarding this report may be directed to:

Social Security Information Division
Information Systems Directorate
Policy, Planning and Information Branch
Department of National Health and Welfare
Room 1230
Brooke Claxton Building
Tunney's Pasture
Ottawa, Ontario
K1A 0K9

Tel. (613) 957-3046

The National Library of Canada has catalogued this publication as follows:

Canada. Health and Welfare Canada

Basic facts on social security programs

Irregular.
Other language ed.: Précis sur les programmes de sécurité sociale.
ISSN 0836-8570

1. Social security -- Canada. I. Title.

HD7127.C3 368.4'00971 C87-71913-OE

Également disponible en français sous le titre *Précis sur les programmes de sécurité sociale, juillet 1989*

Introduction

There is a wide range of social security programs in Canada. This booklet is intended to outline features of major programs as well as statistics on beneficiaries and benefit expenditures for these programs. Program descriptions are as of July 1, 1989, subject to the availability of information at the time of writing. Benefit rates, when applicable, have been included for 1989 or as of July 1989, depending on the program.

The material contained in this booklet has been reviewed and approved by the department responsible for the administration of each program. Additional information on any program may also be obtained from the sponsoring department. In all instances, the term "provinces" has been used to refer to both provinces and territories.

Table of Contents

Old Age Security, Guaranteed Income Supplement and Spouse's Allowance 7

Federal and Provincial Pension Plan Programs . . . 15

Family Allowances 27

Child Tax Credit 32

Canada Assistance Plan 36

Vocational Rehabilitation of Disabled Persons Program 44

Provincial Workers' Compensation Programs 49

Unemployment Insurance 55

Federal Employment Programs 63

War Veterans' Financial Benefit Programs 76

Health Insurance 85

Old Age Security, Guaranteed Income Supplement and Spouse's Allowance

Old Age Security (OAS) provides a basic monthly pension for persons aged 65 or over. The Guaranteed Income Supplement (GIS) provides an additional monthly payment for OAS pensioners with little or no income other than OAS. The Spouse's Allowance (SPA) provides a monthly payment to OAS pensioners' spouses 60 to 64 years of age whose income is below certain levels and to 60- to 64-year-old low-income widow(er)s, to ensure a minimum income until they become eligible for OAS.

Old Age Security (OAS)

Eligibility

All persons in Canada aged 65 or over who are Canadian citizens or legal residents may qualify for either a full or a partial OAS pension, depending on their years of residence in Canada after reaching age 18. Upon application, payment of the pension normally begins in the month following a person's 65th birthday.

There are two methods of meeting residence requirements for a full pension. Persons who were 25 years of age or over on July 1, 1977, and either resident in Canada on that date or with some prior residence, will qualify if they have resided in Canada for the 10 years immediately prior to application. Persons who were not yet 25 or not yet resident in Canada on July 1, 1977, will

qualify for a full pension only if they have resided in Canada for 40 years after reaching age 18. Those who cannot qualify for a full pension may receive a partial pension, provided they have at least 10 years' residence.

The OAS pension may be paid indefinitely outside the country if the pensioner has resided in Canada for at least 20 years after age 18. Otherwise, it may be paid for six months following the month of departure from Canada, to be resumed when the pensioner returns to Canada.

International Social Security Agreements

Canada has concluded reciprocal international social security agreements with many countries. These agreements assist persons in qualifying for the OAS pension based on the periods they have lived in Canada and in the reciprocating country. Once eligibility has been established, the amount of OAS payable is proportionate to the actual periods of residence in Canada. Similar provisions apply in other reciprocating countries for establishing eligibility and determining benefits payable.

As of July 1989, agreements exist with Italy, France, Portugal, United States, Greece, Jamaica, Barbados, Belgium, Denmark, Norway, Sweden, Austria, Saint Lucia, Spain, Finland, Dominica and the Federal Republic of Germany. In addition, agreements have been signed with Australia, Iceland, Luxembourg and the Netherlands and will each take effect when ratified by Canada and the other country.

Benefits

Persons meeting the full residence requirements for OAS receive the full pension. A partial OAS pension is

calculated at the rate of 1/40th of the full pension for each year of residence in Canada for those who have at least 10 years' residence. The partial rate is established at the time of application and does not increase with years of residence after age 65.

Guaranteed Income Supplement (GIS)

Eligibility

OAS pensioners with no income or only a limited amount of income apart from OAS may, upon application, receive the Guaranteed Income Supplement. Entitlement is normally based on income in the preceding year, calculated in accordance with the *Income Tax Act*. Nonetheless, certain sources of income are exempted.

The Guaranteed Income Supplement is paid to pensioners living outside Canada for only six months following the month of their departure and may be resumed upon their return.

Benefits

The amount of supplement payable depends upon the marital status and income of the pensioner. In the case of a couple, the income of both spouses is considered.

Spouse's Allowance (SPA)

Eligibility

The spouse of an OAS pensioner may be eligible for a Spouse's Allowance if that spouse is 60 to 64 years of age and has at least 10 years' residence in Canada. The Spouse's Allowance may be full or partial, in accordance with the OAS residence requirements. The amount of the Allowance is based on the couple's combined yearly income. The Spouse's Allowance is payable for six months following departure from Canada of either the spouse or the pensioner, whoever leaves first, and may be resumed only when both are back in Canada.

The spouse, who is eligible for a Spouse's Allowance for the month in which the OAS pensioner spouse dies, retains eligibility for the allowance until age 65, or until remarriage; entitlement is based on the income of the surviving spouse only. This provision is known as Extended Spouse's Allowance.

A widow(er) who is between 60 and 64, has been a Canadian resident for at least 10 years prior to the date of application, and who meets the income eligibility requirement is eligible for a Widowed Spouse's Allowance.

Benefits

As with GIS, the amount of the allowance payable depends upon the marital status and income of the recipient. The income of both spouses in a couple is considered in the case of a married recipient. The maximum monthly Regular Spouse's Allowance is equivalent to the OAS pension plus maximum GIS at the

married rate; the maximum Extended and Widowed Spouse's Allowance is somewhat higher.

OAS/GIS/SPA

Indexation

The OAS/GIS/SPA rates are escalated quarterly at the full rate of increase in the Consumer Price Index.

Taxation

OAS benefits are considered as taxable income under the *Income Tax Act*. GIS and SPA benefits are not considered as taxable income.

Financing/Administration

Payments to beneficiaries of OAS/GIS/SPA are made out of the federal government's Consolidated Revenue Fund. Administration of the programs is done through a network of regional offices of the Income Security Programs Branch, Health and Welfare Canada.

Related Programs

Nova Scotia, Ontario, Manitoba, Saskatchewan, Alberta, British Columbia, the Yukon and the Northwest Territories provide "top-up" benefits to OAS/GIS or, in certain cases, to SPA recipients who meet income requirements. The programs differ in terms of the level of benefits payable, the frequency of payment, residence requirements, etc.

OAS/GIS/SPA

Maximum Monthly Benefits
July 1989

Program	
Old Age Security(OAS)(Full)	$330.43
Guaranteed Income Supplement (GIS)(Maximum)	
(Amounts paid in addition to OAS)	
a) Single pensioner	392.68
b) Family with one pensioner	392.68
c) Family with two pensioners (amount paid to each pensioner)	255.76
d) Family with one pensioner and one SPA recipient (amount paid to pensioner)	255.76
OAS plus GIS (Maximum)	
a) Single pensioner	723.11
b) Family with one pensioner	723.11
c) Family with two pensioners (amount paid to each pensioner)	586.19
d) Family with one pensioner and one SPA recipient (amount paid to pensioner)	586.19
Spouse's Allowance (SPA) (Maximum)	
a) Regular (spouse of an OAS pensioner)	586.19
b) Extended/Widowed (widowed persons 60-64 years of age)	647.17

OAS/GIS/SPA

Beneficiaries
March 1989

Province[1]	OAS Beneficiaries			SPA
	OAS only	OAS and GIS	Total	
Nfld.	11,875	41,640	53,515	4,994
P.E.I.	5,528	10,872	16,400	1,010
N.S.	43,992	65,031	109,023	6,609
N.B.	31,655	52,672	84,327	5,732
Que.	297,641	408,919	706,560	44,099
Ont.	671,985	400,207	1,072,192	38,239
Man.	72,464	67,747	140,211	5,852
Sask.	69,588	64,362	133,950	5,646
Alta.	112,552	92,899	205,451	8,706
B.C.	225,525	150,845	376,370	12,866
Yukon	485	455	940	46
N.W.T.	299	1,172	1,471	116
Internat.[2]	12,277	6,711	18,988	364
Total	1,555,866	1,363,532	2,919,398	134,279

1. Eligible persons outside Canada are paid by the regional office in their last province of residence and are included in the count for that province.
2. All persons paid under International Social Security Agreements.

OAS/GIS/SPA

Benefit Expenditures
1988-89 ($ millions)

Province[1]	OAS	GIS	SPA	Total[3]
Nfld.	203.2	125.1	22.1	350.3
P.E.I.	62.4	32.4	4.3	99.1
N.S.	414.2	182.4	25.1	621.6
N.B.	320.1	150.4	22.8	493.3
Que.	2,671.0	1,150.1	151.2	3,972.4
Ont.	4,041.2	1,050.4	128.1	5,219.7
Man.	529.9	184.8	21.1	735.8
Sask.	507.8	180.9	20.7	709.4
Alta.	774.3	254.7	30.3	1,059.3
B.C.	1,411.3	404.3	44.0	1,859.6
Yukon	3.6	1.5	.2	5.3
N.W.T.	5.7	4.3	.8	10.8
Internat.[2]	18.7	44.5	2.7	65.8
Total[3]	10,963.4	3,765.8	473.2	15,202.4

1. Eligible persons outside Canada are paid by the regional office in their last province of residence and are included in the count for that province.
2. All payments made under International Social Security Agreements.
3. Totals may not add due to rounding.

Federal and Provincial Pension Plan Programs

The Canada Pension Plan (CPP) operates in all provinces and territories in Canada except Quebec, which exercised its constitutional prerogative to establish a comparable provincial plan, the Quebec Pension Plan (QPP), to operate in lieu of CPP. Both CPP and QPP were established in January 1966 and both provide retirement, disability and survivors' pensions, certain children's benefits and death benefits.

Canada and Quebec Pension Plans

Eligibility

Individuals and their dependants are eligible for benefits only if contributions have been made to the Canada or Quebec Pension Plan. As contribution to one of the plans is compulsory for most employed Canadians between the ages of 18 and 65, and there is reciprocity between the two plans, the majority of Canadians are eligible to receive benefits.

For 1989, employee contributions to CPP or QPP are made at a rate of 2.1% of contributory earnings (earnings falling between $2,700 and $27,700). Employers match the employees' contributions, while self-employed persons contribute the total 4.2% themselves. The maximum annual contribution for an employer and employee in 1989 is $525 each; the maximum contribution for a self-employed individual is $1,050.

Benefits

Once eligibility is established, C/QPP provide the following types of taxable monthly benefits: retirement pension, disability pension, surviving spouse's pension, disabled contributor's child's benefit and orphan's benefit. A non-taxable lump-sum death benefit is also available.

When calculating benefits for a beneficiary having a contributory period of at least 10 years, there are provisions which allow a person to exclude months of low or zero earnings from the contributory period totalling up to 15% of the total period. Additionally, a special child-rearing drop-out provision allows for the exclusion from the benefit calculation of any months of low or zero earnings which occurred after January 1, 1966, because a person was caring for a child under age seven. The contributor must also have been in receipt of Family Allowance benefits in respect of the child.

All benefits under C/QPP are payable regardless of where the beneficiary resides, whether in Canada or abroad.

Retirement Pension

A retirement pension may become payable to a person between age 60 and 70 who made at least one contribution to CPP or who contributed to QPP for at least one year. For a CPP retirement pension to be paid prior to age 65, the contributor must have wholly or substantially stopped working; that is, his or her gross annual earnings must be less than the maximum annual CPP retirement pension payable at age 65. Under QPP, a contributor aged 60 to 64 years must have completely ceased working in order to qualify for a retirement pension. Cessation of pensionable employment is not a requirement for a

retirement pension under C/QPP after an applicant has reached 65 years of age.

For CPP and QPP, the amount of the monthly pension is equal to 25% of average adjusted pensionable career earnings received during the contributory period. The amount of the pension also depends on the age of the contributor when the pension begins. It is calculated based on a 0.5% reduction for each month prior to age 65 and increased by 0.5% for each month after age 65, until the age of 70. Once the amount of the pension has been calculated, the pension remains the same except for annual indexation.

Disability Pension

For both CPP and QPP, a disability pension is paid to a person with a severe or prolonged mental or physical disability, who meets minimum contributory requirements. The pension consists of a flat-rate portion plus an earnings-related portion equal to 75% of the imputed retirement pension.

C/QPP disability benefits commence as of the fourth month following the start of the disability (the Unemployment Insurance program provides sickness benefits for the initial 15 weeks). Benefits continue until the death of the beneficiary or until the beneficiary ceases to be disabled, reaches age 65 (at which time C/QPP retirement pension is payable), or reaches age 60 and applies for a retirement pension. Under QPP, benefits also cease to be payable if the beneficiary obtains paid employment for more than three months and earns more than $600 per month.

Surviving Spouse's Pension

C/QPP benefits may be paid to the surviving legal spouse of a deceased contributor or to a person with whom the deceased contributor cohabited for at least one year immediately prior to death. For both plans, contributions must have been made for at least three to ten years, based on the length of the contributory period. Payment to a common law spouse is subject to further conditions under QPP.

Under CPP and QPP, a benefit consisting of a flat-rate portion plus 37.5% of the contributor's actual or imputed retirement pension is payable to a surviving spouse aged 45 to 64 years or to a surviving spouse under age 45 who is disabled or has dependent children.

When the surviving spouse is between the ages of 35 and 45, is not disabled and has no dependent children, the surviving spouse's pension is reduced, on a prorated basis, by 1/120 for each month that the surviving spouse's age is less than 45 years. Spouses who are under age 35 when widowed, and are neither disabled nor caring for dependent children, are not eligible for a surviving spouse's pension before reaching age 65. QPP does not provide for this delayed survivor's pension to become payable automatically at age 65.

Since January 1987, CPP surviving spouse's pensions continue to be payable on remarriage; benefits are reinstated, upon application, for persons who remarried prior to this provision coming into effect. Since January 1984, recipients of a QPP surviving spouse's pension continue to receive their pension if they remarry.

A surviving spouse over age 65 receives a benefit equal to 60% of the contributor's actual or imputed retirement pension calculated at the time of the contributor's death.

Combined Pensions

Combined pensions available under CPP and QPP can consist of either a surviving spouse's pension plus a disability pension or a surviving spouse's pension plus a retirement pension. The first type is payable to a widowed contributor who is also eligible for a disability pension. The second type is payable to a widowed contributor eligible for a retirement benefit in his or her own right. Combined benefits are subject to certain limits.

Disabled Contributor's Child's Benefit and Orphan's Benefit

Under both CPP and QPP, disabled contributor's child's benefits and orphan's benefits are payable on behalf of the dependent child of a beneficiary of a disability pension and of a deceased contributor, respectively. The fixed monthly amounts are paid to children under 18 years of age, or to young adults 18 to 25 years of age who are full-time students. Benefits are suspended upon interruption of school attendance and reinstated when attendance resumes. Under QPP only, benefits cease if the child marries.

Death Benefit

A death benefit is payable, under both CPP and QPP, to the estate of a contributor who has made contributions for at least the minimum qualifying period (three to ten years, depending on the length of the contributory period). The benefit consists of a lump sum payment equal to six times the monthly retirement pension, up to a maximum of 10% of the Year's Maximum Pensionable Earnings (i.e., $2,770 in 1989) for the year of death. Under CPP, no time limit exists regarding application for the death benefit;

for QPP, however, application must be made within five years of the death of the contributor.

Division of Pension Credits

Provisions for credit splitting (the equal division of pension credits between spouses in the event of divorce or annulment), which have existed under the Canada Pension Plan since 1978, were substantially revised in January 1987. In the case of divorce, and legal or common-law separation after January 1, 1987, spouses who have cohabitated for at least one year divide equally their CPP pension credits earned during their period of cohabitation. Credit-splitting may be disallowed, however, if a spousal agreement contains a specific waiver of a division of CPP pension credits and the spousal agreement is drawn up in a province that recognizes such a waiver. Only the province of Saskatchewan has a law recognizing this type of waiver. While no time limit exists for application by legal spouses (except in the event of the death of one of the separated spouses), common-law spouses must apply within three years following the first year of separation. Legal or common-law spouses must be separated for one year before applying for a division of credits. (For divorces occurring prior to January 1, 1987, application was required within three years of the divorce being finalized; spouses were required to have cohabited for at least 36 consecutive months.)

In spousal agreements signed up until June 4, 1986 (the date when the new legislative bill was introduced in Parliament), which contain a general property waiver, the division of CPP pension credits is precluded unless the credits are specifically excluded in the waiver.

Credit splitting is disallowed in all cases where it is detrimental to both parties.

Under the Quebec Pension Plan a spouse who has divorced or has received a legal annulment on or after January 1, 1977, may apply for division of pension credits provided that the couple has cohabited for at least three years. There are currently no credit-splitting provisions for separation of legal or common-law spouses.

International Social Security Agreements

Reciprocal International Social Security Agreements with other countries ensure that no one is left without coverage, avoid duplication of coverage and allow eligible persons to contribute to the plan of one country or another. Persons residing in Canada may add social security credits earned while in a reciprocating country to their Canadian credits when establishing eligibility for C/QPP disability or survivor benefits. The amount paid by each of the two countries is in proportion to the actual credited periods earned under its legislation.

The retirement pension is not included in the agreements, since it is payable to a person if one valid contribution has been made to CPP or one year of contributions has been made to QPP.

As of July 1989, reciprocal International Social Security Agreements are in force between the Canadian federal government and Italy, France, Portugal, United States, Greece, Jamaica, Barbados, Belgium, Denmark, Norway, Sweden, Austria, Saint Lucia, Spain, Finland, Dominica and the Federal Republic of Germany. In addition, agreements have been signed with Australia, Iceland, Luxembourg and the Netherlands; these agreements will each take effect when ratified by Canada and the other

countries. Quebec has agreements in force with Italy, France, Portugal, Greece, United States, Barbados, Denmark and Saint Lucia.

Indexation

Maximum benefit amounts are adjusted annually on the 1st of January of each year to reflect increases in the Consumer Price Index for the 24-month period ending October 31 of the preceding year. QPP orphan's and disabled contributor's child's benefits have been equal to a flat rate of $29 per month since January 1, 1974.

Taxation

All benefits are considered as taxable income under the *Income Tax Act*.

Financing/Administration

The Canada and Quebec Pension Plans are funded through employer and employee contributions, plus interest earned on the investment of funds which are in excess of benefit and administrative expenses.

Administration of all parts of the Canada Pension Plan, except Part I, is the responsibility of the Department of National Health and Welfare. Part I, which concerns coverage and contributions, comes under the jurisdiction of Revenue Canada, Taxation. The Quebec Pension Plan is administered by the Quebec Pension Board (Régie des rentes du Québec), while contributions and contributory status are the responsibility of the Quebec Ministry of Revenue (Ministère du Revenu du Québec).

Related Programs

Saskatchewan Pension Plan

The Saskatchewan Pension Plan (SPP) is a voluntary money purchase scheme which was established in August 1986 to provide greater security in retirement for persons not adequately covered by a private pension plan. It is designed to create a retirement pension for persons who do not belong to a pension plan as well as to supplement a member's existing pension.

Eligibility

Provincial residents between the ages of 18 and 65 who hold a valid health services card and who are not receiving retirement benefits from the Saskatchewan Pension Plan are eligible to contribute to the plan. Low-income contributors receive matching contributions from the provincial government, depending on the contributor's income for the previous year.

CPP and QPP

Maximum Monthly Benefits
1989

Type of Benefit	CPP	QPP
Retirement Pension (Earnings-related)		
60 Years	$ 389.38	$389.38
65 Years	556.25	556.25
70 Years	723.13	723.13
Disability Pension	681.23	681.23
Flat Rate portion	264.04	264.04
Earnings-related portion	417.19	417.19
Surviving Spouse's Pension		
65 and over (Earnings-related)	333.75[1]	333.75[1]
55-64 years	311.61[1]	546.39
Flat-rate portion	103.02	337.81
Earnings-related portion	208.59[1]	208.58
Under 55 years	311.61[1]	472.63
Flat-rate portion	103.02	264.04
Earnings-related portion	208.59[1]	208.59
Combined Pension		
Retirement (65 Years)/Surviving Spouse's	556.25	556.25
Disability/Surviving Spouse's Pension	820.29	820.29
Disabled Contributor's Child's Benefit (Flat Rate)	103.02	29.00
Orphan's Benefit (Flat Rate)	103.02	29.00
Death Benefit (Lump Sum)	2,770.00	2,770.00

1. Maximum benefits are slightly higher (due to the benefit calculation method) for those cases where the contributor died in December 1988 and the Surviving Spouse's Pension began in January 1989.

CPP/QPP
Beneficiaries[1]
March 1989

Province	Retirement Pension	Disability Pension	Surviving Spouse's Pension	Total[2] (000's)
Nfld.	29,105	5,070	11,727	43,853
P.E.I.	10,103	1,087	3,500	13,556
N.S.	70,579	13,606	26,356	102,998
N.B.	55,319	7,240	19,653	75,819
Que.				
CPP	5,813	828	2,836	9,010
QPP[3]	503,354	43,711	192,404	692,158
Ont.	781,066	90,544	265,884	1,038,092
Man.	99,710	7,041	31,343	125,748
Sask.	90,888	5,830	28,729	115,885
Alta.	151,045	13,547	49,061	196,058
B.C.	275,608	23,774	77,497	347,127
Yukon	733	89	321	1,071
N.W.T.	606	57	377	999
Outside Can.	16,282	1,612	5,556	22,430
Other[4]	58,628	15,919	11,063	85,576
Total				
CPP	1,645,485	186,244	533,903	2,178,222
QPP & CPP	2,148,839	229,955	726,307	2,870,380

1. Does not include beneficiaries of Children's Benefits or Death Benefits.
2. Persons receiving combined pensions are counted for each type of benefit but are counted only once in the total.
3. QPP figures include beneficiaries in all provinces as well as outside Canada.
4. Beneficiaries paid through the supplementary cheque system or under international agreements on social security.

CPP/QPP

Benefit Expenditures
1988-89 ($ millions)

Province	Retirement Pension	Disability Pension	Surviving Spouse's Pension	Total[1]
Nfld.	92.0	37.9	26.3	169.0
P.E.I.	28.8	7.6	7.1	46.0
N.S.	235.8	97.1	60.0	416.9
N.B.	174.8	53.9	43.3	287.1
Que.				
CPP	20.1	6.0	7.0	35.3
QPP[3]	1,665.1	312.4	621.1	2,663.5
Ont.	2,863.3	708.0	624.0	4,371.7
Man.	331.3	53.9	69.5	472.3
Sask.	295.0	45.3	60.7	417.7
Alta.	515.8	107.9	110.2	768.5
B.C.	970.8	189.6	178.7	1,386.6
Yukon	2.7	.8	.8	4.6
N.W.T.	1.8	.5	.9	4.1
Outside Can.	37.3	11.0	12.8	65.2
Total[2]				
CPP	5,569.5	1,319.4	1,201.2	8,445.0
CPP and QPP	7,234.6	1,631.8	1,822.3	11,108.5

1. Total benefit expenditures include payments for children's and death benefits not shown separately.
2. Totals may not add due to rounding.
3. QPP figures include benefit expenditures in all provinces as well as outside Canada.

Family Allowances

The principal objective of the federal Family Allowances (FA) program is to provide financial assistance to parents with dependent children to help meet the costs of raising those children. The program also includes payment of a Special Allowance on behalf of children who are maintained by a welfare agency, a government department or an institution.

Eligibility

A parent or guardian who is wholly or substantially maintaining a dependent child under the age of 18 may apply for Family Allowances. To be eligible, at least one parent or guardian must be

- a Canadian citizen;
- a permanent resident of Canada (under the *Immigration Act*); or
- a visitor or holder of a Minister's Permit (under the *Immigration Act*) who has been legally admitted to Canada for at least one year and whose income during that time is subject to Canadian income tax. Under certain circumstances, Canadian residents who are living outside Canada may still receive Family Allowances on behalf of the children in their care.

A Special Allowance is payable on behalf of a child under the age of 18 who is maintained by a welfare agency, a government department or an institution which is authorized to be responsible for the care and custody of

children. In some cases, such as when a child's placement is indefinite, payment may be made directly to a foster parent.

Benefits

The Family and Special Allowances are flat-rate benefits which are paid monthly to a parent (usually the mother) or guardian on behalf of each dependent child.

Provinces may vary the amount of Family Allowances that the federal government pays to their residents according to the age and/or number of children in a family. Currently Alberta and Quebec have chosen this option. The Special Allowance rate is not subject to variation by the provinces.

Indexation

Indexation of both Family and Special Allowances on January 1st of each year is limited to the amount by which the Consumer Price Index exceeds 3%.

Taxation

Federal Family Allowances are taxable; Special Allowances are not.

Financing/Administration

Family Allowances are administered by the Income Security Programs Branch of Health and Welfare Canada and are funded out of the federal government's Consolidated Revenue Fund.

Related Programs

Quebec operates its own Family Assistance Allowances program, which includes a supplement to the federal Family Allowances as well as the Allowance for Young Children, an amount which is added to the provincial Family Allowances cheque on behalf of each dependent child under six years of age. The monthly Family Allowances rate varies according to the rank of the child in the family, while the benefit level for the Allowance for Young Children is based on the number of dependent children under six years of age in the family. Another benefit which is available under the Family Assistance Allowances program is the Allowance for Newborn Children; this allowance is equal to $500, $1,000 and $4,500 for the birth or adoption after April 30, 1989, of a first, second, and third or subsequent child. (The program was implemented in July 1988 with lower benefit levels.) None of the above allowances is taxable, and all three programs are financed and administered provincially.

Family Allowances

Monthly Benefits Per Child
1989

Type of Benefit	
Family Allowance[1]	$ 32.74
Special Allowance	48.84
Alberta Variation	
Child, 0-6 years	25.80
7-11 years	31.30
12-15 years	41.20
16-17 years	46.90
Quebec Variation[2]	
Child, 0-11 years	
First child	20.93
Second child	31.21
Third and each additional child	78.76
Child, 12-17 years	
First child	28.97
Second child	39.25
Third and each additional child	86.80

1. The federal *Family Allowances Act* specifies that a province may vary the monthly FA rate according to the age and/or number of children. Only Quebec and Alberta have varied the rate.
2. Quebec also administers the Quebec Family Allowances as part of its Family Assistance Allowances program.

Family Allowances
Beneficiaries and
Expenditures
March 1989

Province	Families[1,2]	Children	Expenditures 1988-89 ($ millions)
Nfld.	94,108	170,454	67.7
P.E.I.	18,927	35,792	14.0
N.S.	127,918	226,323	89.2
N.B.	108,640	192,460	75.9
Que.	938,967	1,611,499	635.3
Ont.	1,309,415	2,344,765	926.8
Man.	152,925	289,389	114.5
Sask.	144,298	289,526	114.5
Alta.	357,960	679,526	266.4
B.C.	407,742	740,523	290.3
Yukon	4,286	7,675	3.0
N.W.T.	9,711	20,584	8.2
Total	3,674,897	6,608,516	2,605.7

1. Includes 29,714 child welfare accounts and 338 foster accounts. Each account is considered to be a "family". Generally there is one child per agency account.
2. Agency and foster accounts receive the Special Allowance.

Child Tax Credit

The federal Child Tax Credit (CTC) program provides assistance in meeting the costs of raising children for low- to middle-income families. As of the 1988 tax year, a supplement to the Child Tax Credit is available to parents of eligible children under seven years of age provided no child care expenses are claimed in respect of those children.

Eligibility

Any parent (usually the mother) or guardian who receives Family Allowances on behalf of a dependent child under the age of 18 at any time in the year may claim the Child Tax Credit on his or her income tax return. The amount of the Child Tax Credit varies according to family income and the number of eligible children. Family income is defined as the net income of both parents, whether married or not (provided they are living together), or the net income of the parent in a sole support family. The net income of any other person who is claiming a personal credit for an eligible child, whether or not the person lives with the claimant of the CTC, must also be included in family income; this would include a separated or divorced parent or a grandparent.

Benefits

The maximum benefit per child, excluding the supplement (see below), for the 1989 tax year is $565 (payable in 1990). This benefit is payable for those with

a net family income up to $24,355 in 1989 (income threshold). The credit is reduced by 5% of income above the threshold. Thus, families with two children and incomes up to $46,955 are eligible for all or some of the credit, depending upon their income.

An annual per child prepayment of the Child Tax Credit is paid automatically in November of each tax year to eligible families, based on the prior-year family net income. The amount of the prepayment is approximately two-thirds of the current-year credit to which a family is entitled. The maximum prepayment per eligible child in November 1989 is therefore $377. The balance of the credit or reconciliation of over-paid amounts is obtained by filing a tax return in respect of the current year.

As of the 1988 tax year, a supplement to the Child Tax Credit was made available to families with a child or children under seven years of age provided no child care expenses in respect of each such child were claimed. The maximum supplement for the 1989 tax year is $200 per child. Two-thirds of the $200 supplement is also included in the prepayment for eligible families.

Indexation

The income threshold for the Child Tax Credit is indexed by the annual increase in the Consumer Price Index which exceeds 3%. As of 1989, the Child Tax Credit is indexed in the same manner as the income threshold. Commencing with the 1990 tax year, the supplement to the Child Tax Credit is also indexed by the increase in the CPI which exceeds 3%.

Taxation

For families with federal tax liabilities, the refundable credit to which they are entitled may be used to reduce the amount of taxes which must be paid; families whose taxes are less than the credit, or who owe no tax at all, receive a non-taxable lump sum payment.

Financing/Administration

The federal Child Tax Credit program is administered by Revenue Canada, Taxation, through the income tax system. Payments are made out of the federal government's Consolidated Revenue Fund.

Basic Facts on Social Security Programs

July 1989

ERRATUM

At the time of printing, statistics on the number of children receiving the Child Tax Credit (page 35) were found to have been inverted for the Northwest Territories and Yukon. Please correct this error in your copy or use the attached revised table.

April 1990

Child Tax Credit
Number of Families/Children and Tax Credits Allowed 1987

Province	Families[1]	Children	Tax Credits Allowed ($000's)[2]
Nfld.	75,370	150,317	59,351
P.E.I.	14,570	29,319	11,560
N.S.	89,570	174,949	63,415
N.B.	83,000	159,867	62,423
Que.	626,840	1,184,052	438,936
Ont.	689,130	1,437,295	474,410
Man.	108,250	228,926	86,319
Sask.	105,180	230,273	86,402
Alta.	223,830	471,883	168,673
B.C.	248,070	494,134	178,786
Yukon	2,400	5,137	1,784
N.W.T.	5,940	14,916	5,850
Outside Can.	2,580	5,282	1,521
Total[3]	2,274,660	4,586,350	1,639,429[3]

1. The number of families represents the number of taxfilers claiming the credit.
2. Credits are those allowed in respect of the 1987 tax year, to persons filing income tax returns in 1988.
3. Total may not add due to rounding.

Child Tax Credit

Number of Families/Children and Tax Credits Allowed 1987

Province	Families[1]	Children	Tax Credits Allowed ($000's)[2]
Nfld.	75,370	150,317	59,351
P.E.I.	14,570	29,319	11,560
N.S.	89,570	174,949	63,415
N.B.	83,000	159,867	62,423
Que.	626,840	1,184,052	438,936
Ont.	689,130	1,437,295	474,410
Man.	108,250	228,926	86,319
Sask.	105,180	230,273	86,402
Alta.	223,830	471,883	168,673
B.C.	248,070	494,134	178,786
Yukon	2,400	14,916	1,784
N.W.T.	5,940	5,137	5,850
Outside Can.	2,580	5,282	1,521
Total[3]	2,274,660	4,586,350	1,639,429[3]

1. The number of families represents the number of taxfilers claiming the credit.
2. Credits are those allowed in respect of the 1987 tax year, to persons filing income tax returns in 1988.
3. Total may not add due to rounding.

Canada Assistance Plan

Under agreements with the provinces, the federal government shares 50% of the costs incurred by provinces and municipalities in providing:

- assistance to persons in need;
- welfare services to persons who are in need or likely to become in need unless such services are provided; and
- work activity projects which are designed to improve the employability of persons who have unusual difficulty in finding or retaining jobs or in undertaking job training.

Although the federal government specifies the terms for obtaining cost sharing, provinces are solely responsible for the administration of their programs, including their design, comprehensiveness, eligibility requirements and method of delivery.

Eligibility/Benefits

Assistance means aid in any form to persons in need to provide all or any of the following:

- basic requirements (i.e., food, shelter, clothing, fuel, utilities, household supplies and personal requirements);
- a range of prescribed needs, including items incidental to carrying on a trade or other employment (e.g., permits, tools or other equipment) and special needs of any kind, including any item

necessary for the safety, well-being or rehabilitation of a person in need (e.g., essential repairs or alterations to property, civil legal aid, items required by disabled persons, such as wheelchairs);

- travel and transportation;

- certain welfare services (e.g., day care) purchased by, or at the request of, a provincially approved agency;

- care in homes for special care (e.g., homes for the aged, nursing homes, child care facilities and hostels for battered women and children). (Since April 1, 1977, the major portion of federal costs related to long-term residential care for adults has been subsumed under the Extended Health Care Services Program of the *Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act*);

- certain health care costs (e.g., drugs, dental care) if they are not covered under universal health care programs of the provinces or are not covered under the *Canada Health Act* and funded under the *Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act*; and

- the cost of maintaining children in foster homes.

Persons in need under the Plan are:

- persons who, regardless of the cause of their need, are unable to provide adequately for themselves and/or their dependants (eligibility is based on a needs test established by the province which takes into account the applicant's budgetary requirements and the income and resources available to meet such requirements);

- children who are in the care of a child welfare authority; and

- foster children.

Under the CAP Agreement, a province may not require a period of residence in the province or in Canada as a condition of eligibility for assistance. The agreement also requires that a province establish, by law, a procedure for appeals from decisions with respect to applications for, or the granting of, assistance.

Welfare services means services having as their object the lessening, removal or prevention of the causes and effects of poverty, child neglect or dependence on public assistance and include:

- day care services for children;

- homemaker, home support and similar services to support individuals and families in emergency situations or as an aid to independent living in the community for elderly and disabled persons;

- casework, counselling, assessment and referral services (includes services for children who are in need of protection because of abuse and/or neglect and preventive services to children in their own home);

- adoption services;

- rehabilitation services including services to the chronically unemployed (e.g., life skills training, referral and job placement services) and services to meet the special needs of persons at risk of being socially isolated, with particular emphasis on elderly, and physically and mentally disabled persons;

- community development services designed to encourage and assist members of deprived communities to participate in improving their community's social and economic conditions;

- consulting, research and evaluation services with respect to welfare programs; and

- administrative services relating to the delivery of assistance and welfare services programs.

CAP shares in staff costs (such as salary, travel and training) of welfare services provided to eligible clientele by the province or by provincially approved non-profit agencies.

Eligible clientele are persons in need or persons who are likely to become in need unless such services are provided. Likelihood of need is usually determined on the basis of an income test.

Work activity projects are designed to improve participants' motivation and capacity to work and to prepare them for entry or return to employment. Agreements under the Plan are in place with all provinces but not with the territories.

Taxation

Assistance benefits are not subject to income tax. However, they are taken into consideration in determining entitlement to the federal Sales Tax Credit.

Financing/Administration

Administration of the Canada Assistance Plan is done by the Cost Shared Programs Directorate, Social Service Programs Branch, Health and Welfare Canada. Funding

for CAP is provided by the Consolidated Revenue Fund and for Quebec by the *Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act.*

CAP

Number of Persons Assisted*
As of March 31, 1989

Province	Assistance Recipients	Persons in Homes for Special Care		Children in Care
		Adults	Children	
Nfld.	44,800	1,160	780	1,710
P.E.I.	8,300	320	100	240
N.S.	75,600	2,550	1,300	1,570
N.B.	67,700	2,090	990	1,230
Que.	559,300	6,410	14,280	16,530
Ont.	588,200	25,180	12,110	10,050**
Man.	63,000	3,590	3,230	3,080
Sask.	57,200	2,570	1,150	2,260
Alta.	151,700	5,850	3,290	3,550
B.C.	230,000	10,610	4,760	6,380
Yukon	900	70	100	160
N.W.T.	9,400	50	190	270
Total	1,856,100	60,450	42,280	47,030

* All figures are estimates. It should be noted that provincial definitions differ and the resulting numbers are not comparable. In addition, approximately 500,000 persons benefited from welfare services cost shared under CAP.

** Estimate as of June 30, 1989.

Note: Care should be taken in using these figures since individuals may appear in more than one category, and totalling categories would result in double counting.

CAP

Federal Payments to the Provinces
by Component
1988-89 ($000's)

Province	General Assistance	Homes for Spec. Care
Nfld.	54,640	6,366
P.E.I.	12,455	2,589
N.S.	102,453	12,588
N.B.	113,768	5,717
Que.*	1,060,727	225,875
Ont.	1,062,212	54,252
Man.	109,561	14,710
Sask.	100,312	12,484
Alta.	327,863	34,322
B.C.	439,187	55,377
Yukon	3,306	966
N.W.T.	7,189	1,955
Total	3,393,403	427,201

* The federal contribution to Quebec includes tax transfers totalling $525 million under the *Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act.*

Note: These amounts reflect the payments made to provinces for claims submitted during the fiscal year and may include costs incurred in previous years.

Health Care	Child Welfare	Welfare Services	Work Activity	Total
8,233	6,572	15,532	10	91,353
997	795	5,766	0	22,602
6,086	4,880	25,754	1,108	152,869
6,148	3,212	20,944	0	149,789
78,118	26,368	262,695	0	1,653,783
43,783	72,091	277,441	1,191	1,510,970
6,812	13,203	51,409	2,082	197,777
1,521	4,892	36,037	(93)	155,153
27,207	18,432	79,684	362	487,870
33,257	4,329	130,962	0	663,112
0	597	3,512	0	8,111
0	1,523	4,336	0	15,003
212,162	156,894	914,072	4,660	5,108,392

Vocational Rehabilitation of Disabled Persons Program (VRDP)

Under agreements with all provinces, the federal government contributes 50% of the costs incurred by provinces in providing a comprehensive program for the vocational rehabilitation of physically and mentally disabled persons. As of April 1, 1988, a new and expanded two-year agreement took effect.

Although the federal government specifies the terms for obtaining cost sharing, provinces are solely responsible for the administration of their programs, including their design, eligibility requirements and method of delivery.

Eligibility

Eligible clients are physically and mentally disabled persons who require vocational rehabilitation services to become capable of pursuing regularly a substantially gainful occupation. This includes persons who are disabled because of psychiatric, sensorial, intellectual or learning impairment and/or impairment relating to mobility, and alcohol and drug addictions. It is estimated that more than 200,000 disabled Canadians benefit from programs cost shared under VRDP.

Unlike the Canada Assistance Plan, which also provides for cost sharing of benefits to disabled persons, financial need is not a consideration, with the exception of cost-shared maintenance/training allowances which are provided on a personal needs basis.

Benefits

Goods and services provided to individuals under a comprehensive vocational rehabilitation program include:

- assessment;
- counselling;
- restorative services;
- prostheses, orthotics, wheelchairs, technical aids and other devices;
- vocational training and employment placement;
- books, tools and equipment required during the course of the vocational rehabilitation process;
- maintenance or training allowances as required by each individual;
- follow-up goods and services for a period of up to 36 months after a person has entered employment; and
- goods and services provided during a vocational crisis.

These are either provided directly by the province or through provincially supported voluntary agencies.

Costs Shared

VRDP shares in the following costs:

- salaries, travel and training of provincial and agency staff whose duties are directly related to the vocational rehabilitation program, including certain other administrative expenses;

- costs of specific goods and services for individual clients;

- costs of publicity concerning the provincial program; and

- costs of provincially supported research projects to improve the operation of vocational rehabilitation programs.

Directly Funded Research

Under the *Vocational Rehabilitation of Disabled Persons Act*, the Department may also make direct contributions to individuals and to non-governmental organizations for research in the areas of vocational rehabilitation for disabled persons. This fund is administered by the National Welfare Grants Division of the Social Service Programs Branch. In 1988-89, the Department contributed $40,000 for the publication of two research studies.

Taxation

Benefits are not subject to income tax. However, they are taken into consideration in determining entitlement to the federal Sales Tax Credit.

Financing/Administration

Financing for VRDP is shared between the federal and provincial governments with the federal portion financed through the federal government's Consolidated Revenue Fund. VRDP is administered by the Cost Shared Programs Directorate, Social Service Programs Branch, Health and Welfare Canada.

VRDP

Federal Contributions
1988-89
($ 000's)

Province	Total
Nfld.	3,248
P.E.I.	228
N.S.	4,491
N.B.	5,907
Que.*	175
Ont.	38,523
Man.	6,912
Sask.	4,555
Alta.	13,962
B.C.	14,855
Yukon	3,734
N.W.T.	67
Total	96,657

* Quebec first signed an agreement under the *Vocational Rehabilitation of Disabled Persons Act* in March 1988. A large portion of Quebec's costs for 1988-89 will be claimed in 1989-90.

Note: These amounts reflect the payments made to the provinces for claims submitted during the fiscal year and may include payments for costs incurred in previous years.

Provincial Workers' Compensation Programs

Workers' Compensation programs provide income protection for members of Canada's labour force who suffer wage loss due to occupational injury or disease and assist them with medical or other expenses. Workers' compensation programs are administered by autonomous agencies (Boards or Commissions) of provincial governments. Federal workers are covered under the *Government Employees Compensation Act* but its administration is delegated to Boards and Commissions across Canada. The Compensation Boards

- compensate for the interruption of income during the injured worker's disablement and cover treatment-related expenses;
- assist an injured worker to return to gainful employment through the provision of comprehensive rehabilitation services; and
- pay benefits to dependants of a deceased worker.

The Canadian workers' compensation system provides a mutual insurance scheme through which the employers in a given class of industry or occupation are jointly liable for the costs of all injuries related to that class. Each classification pays a yearly assessment which is a percentage of its insurable payroll. Coverage by a Board automatically precludes legal action by the worker against the employer.

Detailed information on various provisions of each provincial program may be obtained from the Boards and Commissions.

Eligibility

Workers' compensation, which originally covered only industries considered to be the most hazardous, presently insures 70% to 90% of the labour force, depending on the jurisdiction. All full- and part-time employees of insured industries are eligible for benefits when they have been injured on the job or have become victims of an occupational disease. The only conditions under which compensation may not be payable are where the worker is disabled for less than a stated period or where the injury is attributable solely or primarily to the wilful misconduct of the worker and does not result in death or serious disablement.

Benefits

Injured workers may receive one or a combination of the following types of benefits: cash compensation, medical aid and/or rehabilitation services. Cash compensation may be payable to the injured worker in respect of a temporary or permanent disability, and to surviving dependants in the case of the worker's death.

Cash Compensation

The amount of compensation payable is based on a proportion of the worker's insurable earnings prior to the accident, as well as the extent and duration of disability. Increasingly, Boards are also considering the worker's earning capacity after the injury when establishing the amount of compensation payable. In Prince Edward Island, Manitoba, British Columbia and the Yukon, wage

loss compensation is based upon 75% of the worker's average pre-accident **gross** earnings. All other jurisdictions base compensation on 90% of the worker's **net** pre-accident earnings or net earnings loss. In all cases, a ceiling is placed on the annual amount of earnings considered to be insurable for the worker; however, these maxima vary considerably among provinces.

Medical Aid

In the case of an accident, medical aid must be available. All workplaces must be equipped to administer immediate first aid. In addition, the following may be provided: surgical and dental procedures, hospitalization, nursing services, medicine, prosthetic appliances (including maintenance) and the replacement and repair of dentures and eye glasses.

Depending on the jurisdiction, allowances for personal care or attendant care may be provided in addition to regular wage loss compensation to workers suffering serious permanent disability.

Rehabilitation Services

Vocational rehabilitation services are also provided to injured workers as all Boards emphasize the need to return workers to suitable employment whenever possible. Services may include vocational guidance, counselling, testing, retraining and assistance in finding gainful employment.

Indexation

There is considerable variation among the provinces regarding the adjustment of both the amount of maximum insurable earnings and benefits.

Taxation

Payments are non-taxable.

Financing/Administration

Although workers' compensation programs are administered through Boards, the system is funded entirely by employers.

The primary role of the Boards is to determine, through adjudication, a worker's eligibility for compensation and the amount of compensation to which he/she is entitled. In addition, Boards are responsible for accounting, data processing, medical aid, vocational rehabilitation, assessment of industries and, in some jurisdictions, for accident prevention and workplace inspections.

The assessment of industries is established considering associated risk, number of employees and the workers' earnings. The Boards establish and maintain rate groups, charging each member of a group the same rate. Seven jurisdictions in Canada have instituted Experience Rating Assessment systems which establish rates based on the safety record and cost experience of individual employers. Reductions or surcharges are imposed accordingly.

Workers' Compensation

Wage Loss Benefits[1]

July 1989

Province	Maximum Insurable Earnings ($)	Maximum Monthly Benefits ($)	Minimum Monthly Benefits ($)
Nfld.	45,500	2,442.86[6]	866.00[6]
P.E.I.	23,000	1,436.40	260.00[5]
N.S.	29,000	2,117.37[2]	637.47
N.B.	34,000	1,959.50[2,6]	944.59[6]
Que.	38,000	2,022.02[2,6]	783.08[6]
Ont.	36,600	2,251.43[2]	1,060.16
Man.	34,000	2,125.00	751.00[5]
Sask.	48,000	2,521.20[2]	898.99
Alta.	40,000	2,202.60	730.00
B.C.	42,200	2,637.50	992.03
Yukon	40,000	2,482.52[6]	645.17[3,5,6]
N.W.T.	40,000	2,437.23[4,6]	1,099.13[5,6]

1. Benefits listed are for permanent disability unless otherwise noted. No lump sum amounts have been included in this table.
2. This amount is payable to a worker with a spouse and one dependant. Benefits may vary, depending on the worker's family size.
3. This amount is based on four weeks.
4. This amount is payable to a single Northern resident; non-Northern residents receive a lesser amount as deductions to reach net earnings vary depending on the worker's residency.
5. Or earnings, if less.
6. Amounts paid are for temporary disability. Benefits are paid weekly.

Workers' Compensation
Caseload and Expenditures
1987

Province	Cases 1987[1,2]	Expenditures 1987[3] ($ 000's)
Nfld.	17,380	41,597
P.E.I.	3,860	6,991
N.S.	26,688	66,697
N.B.[4]	25,590	48,867
Que.	264,052	991,679
Ont.	431,214	1,465,745
Man.	40,204	88,141
Sask.	36,785	86,396
Alta.	58,159	299,673
B.C.	126,479	319,284
Yukon	1,661	3,042
N.W.T.	3,063	9,290

1. Cases include those compensated for wage compensation and medical expense, medical expense only, and death; claimants may receive more than one type of benefit.
2. Figures represent the total number of claimants compensated for the first time during the 1987 calendar year, with the exception of Quebec. Figures for this province represent claims compensated in 1987-88. All data are preliminary.
3. Expenditures included are for wage loss compensation, pensions, medical and related expenses, and funeral and related expenses; figures represent total expenditures on compensation in the 1987 calendar year.
4. Figures represent claims adjudicated in the calendar year.

Unemployment Insurance

The federal Unemployment Insurance (UI) program provides income protection for workers suffering employment interruptions due to unemployment, sickness, birth or adoption of a child and retirement. The following description reflects the program criteria as of July 1, 1989, and does not include any material on the proposed changes to the Unemployment Insurance program announced in April 1989.

Eligibility

Workers (except the self-employed and workers 65 years of age and older) are eligible to receive UI benefits if they were employed in "insurable employment" and if they and their employers have made premium contributions to the UI account. Those employed for less than 15 hours and earning less than $121 per week in 1989 are not considered to be in insurable employment. About 95% of workers in Canada are presently protected by Unemployment Insurance.

To receive regular unemployment benefits, an individual must have worked for at least 10 to 14 weeks in the last 52 weeks or since his/her last UI claim, whichever is the more recent. The number of weeks required to qualify depends on the unemployment rate in the UI economic region in which the claimant resides. Claimants who have collected benefits in the last year and who file another claim (repeaters) may have to work up to six weeks longer than they needed to for their first claim.

Self-employed commercial fishermen who are unable to qualify for regular UI benefits may qualify for fishing benefits. Fishing benefits are subject to special rules regarding qualifying periods, determination of insured weeks, benefit periods, etc.

UI pays special benefits to persons who stop working because of sickness, injury, pregnancy and birth of a child, or adoption of a child, and to workers who turn 65. Generally, a worker must have 20 weeks of insurable earnings in order to be entitled to these benefits.

Benefits

UI benefits are payable only when a person suffers an interruption of employment earnings. All claimants must serve a two-week initial waiting period, during which no benefit is paid.

The benefit rate is 60% of the claimant's average weekly insurable earnings to a maximum weekly benefit of $363 in 1989 (60% of maximum weekly insurable earnings of $605). (Please see Table.)

Claimants can earn up to 25% of their weekly benefit rate through part-time or temporary employment without a reduction in their regular benefits. Any additional amounts earned are deducted from benefits. All employment-related earnings received while on sickness, maternity or adoption benefits are deducted from benefits dollar for dollar.

Regular Benefits

Claimants are paid one week of UI for every week they worked in insurable employment in the last 52 weeks – up to a maximum of 25 weeks. In addition, people who

worked longer than 26 weeks may get one week of UI for every two weeks they worked – up to 13 weeks of benefits. When claimants have drawn all the benefits to which they are entitled on the basis of weeks worked, additional weeks may be paid, depending on the regional unemployment rate. The maximum number of weeks paid on this basis is 32. The actual total number of weeks of benefits payable is 50 (except for Commission-approved training, job creation or work-sharing benefits).

Special Benefits

Claimants may receive up to 15 weeks of **sickness or maternity benefits** as long as a medical certificate is provided. Additionally, since March 1987, maternity benefits may be paid to fathers who, because of tragic circumstances, leave work to become the primary caregiver to a newborn infant. **Adoption benefits** are payable for a maximum of 15 weeks to either parent wishing to stay home to care for a newly adopted child.

A special severance or **retirement benefit** equal to three times the weekly payment that the claimant would receive on regular UI is payable in a lump sum to persons who have attained the age of 65 years while still working, whether or not they stop working. There is no two-week waiting period for this benefit.

Other Benefits

Benefits may also be payable to claimants undertaking approved training or participating in approved job creation projects or work-sharing agreements.

Indexation

The premium rate is set annually by Employment and Immigration Canada and is effective January 1. Maximum weekly insurable earnings are calculated as the product of maximum insurable earnings for 1975 ($185) and an eight-year moving average of employees' annual average earnings. This moving average of earnings is based on the average of annual wages and salaries paid by employers and reported on T4 slips under the *Income Tax Act*.

Taxation

UI benefits are taxable; furthermore, claimants whose net yearly income in 1989 is over $47,190 must pay back up to 30% of UI benefits received in 1989 when their income tax return for that year is filed.

Financing/Administration

The UI program is financed through employer and employee premiums, which are paid to the UI account, and contributions from the federal government. Employers deduct workers' premiums from their pay and forward them to the UI account, along with their own contribution. In 1989, employees pay $1.95 for every $100 of weekly insurable earnings up to a maximum weekly contribution of $11.80. Employers pay $2.35 for every $100 of insurable earnings (1.4 times the rate for employees) to a maximum weekly contribution of $16.52 per employee in 1989. Unemployment Insurance is administered by Employment and Immigration Canada (EIC), with Revenue Canada, Taxation being responsible for the collection of premiums, determination of insurable employment and benefit repayment. Application for benefits is made at local Canada Employment Centres.

Related Programs

In addition to the benefits provided under the UI program, many employers offer Supplemental Unemployment Benefit plans which allow payment of certain benefits to their employees when they are off work because of a layoff, illness or pregnancy. These benefits are paid in addition to UI benefits. In addition, some employers offer approved wage-loss plans to their employees for illness or maternity. Since these employees may not have to collect UI, their employers are eligible to pay reduced premiums to the UI account.

Unemployment Insurance

Beneficiaries[1] and Expenditures
January 1989

Province	Regular
Nfld.	77,710
P.E.I.	14,970
N.S.	53,040
N.B.	63,630
Que.	363,890
Ont.	204,710
Man.	37,150
Sask.	33,370
Alta.	77,190
B.C.	138,850
Yukon	1,900
N.W.T.	1,320
Total[3,4]	1,067,880

1. Beneficiary data are preliminary. Excludes most year-round fishermen.
2. Includes sickness, retirement, training, work-sharing and job creation benefits.
3. Includes persons who had been employed by a Canadian firm outside Canada.
4. Totals may not add due to rounding.
5. Excludes persons receiving adoption benefits.

Maternity[5]	Fishing	Other[2]	Total[4] Beneficiaries	Total[4] Expenditures '87-88 ($ 000's)
660	12,120	2,040	92,530	687,548
280	2,400	500	18,150	129,121
1,290	5,400	2,900	62,630	515,604
950	2,490	2,670	69,740	579,623
11,200	2,690	14,160	391,940	3,217,182
19,190	140	23,010	247,040	2,403,801
1,980	240	3,620	42,990	337,730
1,690	30	2,460	37,560	294,048
4,870	10	5,100	87,170	901,199
4,730	5,940	8,810	158,310	1,468,678
60	-	150	2,110	19,953
-	100	150	1,570	20,287
47,040	31,460	65,540	1,211,900	10,576,940

Unemployment Insurance

Benefits

1989

Maximum Weekly Employee Contribution (1989)	$ 11.80
Maximum Weekly Benefit	$363.00
Average Weekly Benefit (January to May 1989)	
Regular	$255.34
Maternity	$262.18
Fishing	$250.91

Federal Employment Programs

Canadian Jobs Strategy

The Canadian Jobs Strategy (CJS) is administered by Employment and Immigration Canada (EIC) and consists of six programs which are described below. The objective of these programs is to assist Canadians who are experiencing difficulties entering or participating in the labour market. The CJS programs integrate training, job creation and employment equity.

Under four of the six components of the CJS (Job Development, Job Entry, Skill Shortages and Skill Investment), eligible employers can include businesses, organizations, public health and educational institutions, municipal governments and Indian band councils. Eligible sponsors under the other two components, Community Futures and Innovations, are outlined in the individual program descriptions.

1. Job Development

The objective of the Job Development Program is to assist long-term unemployed individuals to participate effectively in the labour market through training and work experience.

Eligibility

The program is aimed at the long-term unemployed, generally those workers who have been unemployed for at least 24 out of the last 30 weeks. Special measures are

available to assist long-term unemployed persons who face barriers to employment.

Benefits

Training costs, wage subsidies and other specified costs are provided to employers who create projects. Relevant training can take place in a formal classroom setting, at a local educational institution, or on the job under appropriate supervision while the worker learns the job duties.

2.(a) Job Entry

The Job Entry Program assists or encourages specific groups of persons to participate effectively in the labour market through training and work experience.

Eligibility

Sub-components of the program are aimed at assisting specific groups of persons:

- the **Entry Option** assists unemployed out-of-school youth who have not completed a post-secondary education, with priority being given to those most in need (i.e., young people who have not graduated from secondary school);
- the **Re-entry Option** is aimed at unemployed women having difficulty making a successful transition into the labour force due to lack of adequate training and/or work experience;
- the **Severely Employment-Disadvantaged Option** assists severely employment-disad-

vantaged individuals who face significant, multiple barriers in securing and maintaining employment; and

- **Co-operative Education** offers employment experience to students enrolled in work-study programs in educational institutions.

Benefits

Depending on the program option, employers may receive funds to pay participants' allowances; contributions toward mandatory employment-related costs such as C/QPP, UI, vacation pay; contributions toward overhead costs such as materials, travel and licences; assistance in paying off-site training costs; and additional financial assistance for disabled participants to help defray participation costs.

2.(b) Job Entry – Challenge Option

Eligibility

The Summer Employment/Experience Development component of the Challenge Option provides career/study-related and practical work experience to in-school youth during the summer months.

The Work Orientation Workshops component provides funding assistance to enable community and business resources to focus on the needs of elementary and secondary students who are potential drop-outs, through the creation of supervised environments for the development of life skills, labour market awareness and plans for future labour market participation.

Benefits

Financial assistance is provided to employers for training, wage subsidies, cost sharing of employment-related costs such as C/QPP, UI, vacation pay and overhead costs.

3. Skill Shortages

The Skill Shortages Program assists in meeting labour market needs for workers in designated areas of current or anticipated occupational skill shortages through training and relocation assistance.

Eligibility

Employed, self-employed and unemployed workers may be eligible to benefit from the Skill Shortages Program, depending on the type of activity for which funding is provided.

Benefits

Employers who provide relevant training are paid wage subsidies, and training and other costs. Training can take place in a formal classroom setting, at local educational institutions or on the job under appropriate supervision while the worker learns the duties of the job. Relocation costs and/or travel assistance may be available to individuals willing to relocate to take employment in occupations designated under the Skill Shortages Program.

4. Skill Investment

Skill Investment assists workers whose employment is subject to change or elimination due to technological or market changes.

Eligibility

Eligible participants include persons who are in danger of losing, or who have recently lost, their jobs due to technological or market change.

Benefits

Financial aid is given to employers for training costs and as wage subsidies. Relocation assistance and other industry-based adjustment measures (including work sharing) are provided to individuals.

5. Community Futures

This program assists selected communities with the assessment of their economic problems and the development of employment opportunities through small business development, entrepreneurial support, training and relocation assistance.

Eligibility

Eligible participants are persons in selected communities which are suffering from high unemployment and require economic and employment development assistance. The identification of communities for consideration is based primarily on an ongoing analysis of the regional labour market. Communities or groups of communities may

submit proposals for consideration. Those non-metropolitan areas in greatest need with exceptionally high unemployment are given priority.

Benefits

Once a Community Futures Committee (CFC) is established by Employment and Immigration Canada, the appropriate combination from among the five program options is selected.

- Business Development Centres: provide locally managed technical and advisory services to small businesses as well as loan investment assistance;
- Self-Employment Incentive: provides grants to social assistance or Unemployment Insurance recipients to help them start their own businesses;
- Relocation and Travel Assistance;
- Direct Purchase of Training; and
- Community Initiatives Fund: supports unique and innovative proposals of the CFC for employment growth and recovery.

6. Innovations

The Innovations Program was designed to stimulate and support innovative labour market initiatives through pilot programs and projects, demonstration projects and development activities which will lead to the improved functioning of the labour market.

Eligibility

Proposals will be accepted from businesses, industrial sectors, organizations, educational and training bodies, provincial or territorial institutions, municipalities, individuals and those Crown corporations not mainly funded through appropriations.

Benefits

Financial support for Innovations projects is provided in the form of reimbursement of eligible expenditures or as payment for results. The proponent and other interested agencies are expected to make financial and "in-kind" contributions to the cost of an Innovations project.

There is no minimum or maximum contribution to Innovations projects. The project will provide reasonable funding support to the minimum size project required to adequately pilot and evaluate the proposed labour market initiative. Funding is shared with the agency sponsoring the project.

Canadian Jobs Strategy

Taxation

Training allowances are considered to be income and are therefore taxable. Allowances for commuting, for living away from home and for travel are not taxable.

Financing/Administration

The Canadian Jobs Strategy is financed through contributions from Treasury Board and is administered

by Employment and Immigration Canada. Application to the above programs can be made at any local Canada Employment Centre or EIC Regional Office throughout the country.

Related Programs

UI Job Creation - Section 25

UI Job Creation assists businesses and organizations to initiate and complete projects by providing opportunities for UI claimants to maintain their work skills.

Eligibility

Eligible employers include businesses, municipalities, individuals and non-profit organizations. Eligible employees include unemployment insurance claimants referred by a Canada Employment Centre.

Benefits

Participants of the program receive enhanced UI benefits as employers are encouraged to top up wages. Employers may receive up to $125 per worker per week for other related costs such as materials and supplies.

Provincial Programs

In addition to federal employment programs, provincial governments offer programs and services designed to facilitate reintegration into and participation in the labour force. Some of these programs are cost shared with the federal government under the Federal-Provincial Agreement on Enhancement of

Employment Opportunities for Social Assistance Recipients. The Agreement allows the utilization of funds that would otherwise have been spent on social assistance for an individual to be diverted to support the person while participating in an employability enhancement program.

Federal Employment Programs

Number of Participants
1988-89

Province	Job Development	Job Entry Challenge '88	Other Job Entry
Nfld.	6,713	7,836	2,520
P.E.I.	853	710	774
N.S.	5,219	4,817	2,879
N.B.	5,311	7,274	3,833
Que.	29,547	22,603	10,836
Ont.	12,456	15,016	17,636
Man.	3,414	2,825	3,987
Sask.	2,321	2,323	4,891
Alta.[1]	8,360	8,882	7,617
B.C.[2]	12,536	12,857	11,211
Total	86,730	85,143	66,184

1. The figures for Alberta include data for Northwest Territories.
2. The figures for British Columbia include data for Yukon.

Skill Shortages	Skill Investment	Commun-ity Futures	UI Section 25	Total
1,505	1,236	775	2,668	23,253
676	461	273	1,142	4,889
3,856	2,055	1,369	720	20,915
3,165	4,528	938	1,797	26,846
20,112	13,197	2,018	8,441	106,754
37,489	3,177	834	5,078	91,686
4,159	2,354	12	450	17,201
5,043	1,316	36	505	16,435
15,273	2,668	472	1,731	45,003
7,827	4,720	1,458	2,504	53,113
99,105	35,712	8,185	25,036	406,095

Federal Employment Programs

Allocation of Funds
1988-89
($000's)

Province	Job Development	Job Entry Challenge '88	Other Job Entry
Nfld.	40,340	11,106	20,456
P.E.I.	4,415	883	2,876
N.S.	24,113	6,964	15,513
N.B.	22,898	8,786	16,032
Que.	192,851	33,127	84,623
Ont.	84,320	25,174	109,281
Man.	18,184	4,607	20,257
Sask.	14,581	3,814	20,953
Alta.[3]	44,740	13,301	36,506
B.C.[4]	75,214	21,939	50,209
Total[2]	521,916	129,701	376,936

1. Total includes unallocated funds.
2. Provincial totals include Innovations Program and related programs.
3. The figures for Alberta include data for Northwest Territories.
4. The figures for British Columbia include data for Yukon.

Skill Shortages	Skill Investment	Commun-ity Futures	UI Section 25	Total[1]
6,493	1,529	10,474	3,104	93,502
2,146	858	1,774	400	13,352
6,315	4,845	8,111	1,450	67,485
5,465	6,295	9,904	2,125	71,505
52,939	25,527	28,466	11,955	431,262
113,735	14,481	29,294	6,060	382,345
10,494	4,837	5,780	1,366	65,522
10,560	2,449	2,142	753	55,252
26,093	8,190	7,740	2,731	139,301
21,052	13,534	17,115	6,259	205,322
255,292	83,745	120,800	36,143	1,574,178

War Veterans' Financial Benefit Programs

There are two main programs that provide War Veterans' financial benefits: the Veterans' and Civilians' Disability Pensions program and the War Veterans' and Civilian War Allowances program. Both provide financial benefits and health services to eligible veterans and civilians. Benefits are also provided to widow(er)s, spouses, dependent children and orphans and, in some cases, parents, brothers and sisters.

Pensions are payable regardless of place of residence, whether in Canada or elsewhere.

Pensioners are also entitled to medical treatment and dental care which may include care which is not covered by provincial health insurance plans, the costs of prescriptions and the provision of prosthetic devices. Residential care in hospitals and homes administered by the Department of Veterans Affairs or a hospital in the community is available to eligible veterans.

Veterans' and Civilians' Disability Pensions

The Canadian Pension Commission administers the various statutes that provide disability pensions and related benefits to veterans.

Pensions may be payable for death or disability resulting from service during the First and Second World Wars, the Korean Conflict, Special Duty Area Service or military

service in peacetime. Compensation is also available for former Prisoners of War.

Eligibility

The Commission may award, upon application, pensions to members or former members of the Canadian Armed Forces who are suffering from a disability related to their military service. Similar pensions may be awarded to certain civilians who served in organizations closely associated with the Canadian Armed Forces during the First or Second World Wars. Included among others in this category are Canadian merchant seamen, Canadian firefighters in the United Kingdom, St. John's Ambulance and Red Cross workers of the Army Medical Corps, and personnel of the Salvation Army and Royal Canadian Legion. Benefits may also be awarded to certain veterans who served with the British or Allied Forces during the First or Second World Wars, provided that they meet domiciliary requirements. Prisoner of War compensation may be paid to veterans and certain civilians who were imprisoned by enemy forces in excess of 89 days, or if they evaded capture or escaped captivity for a similar amount of time.

Financial circumstances (assets and income) do not generally affect entitlement to a pension or the amount of pension paid.

Benefits

Disability Benefits

The extent or assessment of a pensioner's disability is expressed as a percentage and a monthly disability pension is paid to those pensioners whose disabilities

total 5% or more. The maximum disability pension is payable to a pensioner who is 100% disabled. In 1989, a single pensioner who is 100% disabled receives $1,346.79 a month. A single lump sum is paid for disability assessments of less than 5%.

Certain other allowances including an Attendance Allowance, a Clothing Allowance and an Exceptional Incapacity Allowance may also be payable to eligible disability pensioners.

Additional Spousal and Children's Benefits

Additional benefits based on the pensioner's percentage of disability and number of children may be paid on behalf of a pensioner's spouse as well as any unmarried children under age 18, or children 18 to 25 years of age who are satisfactorily undertaking an approved course of instruction. The maximum benefit payable on behalf of a spouse in 1989 is $336.70 per month. For a child it is $175.08 per month. In addition, pensions for dependent children who were mentally or physically incapacitated prior to the age of 21 may be paid and continued for as long as the incapacity exists and the child is without adequate means of support.

Benefits for Survivors

The surviving spouse and eligible children may receive benefits following the disability pensioner's death if they were living with, or being maintained by or maintaining, the pensioner at the time of death. When the pensioner dies, the surviving widow or widower, if eligible, will receive for one year all those benefits that were being paid to the pensioner at the time of death, with the exception of the Clothing Allowance. At the end of one year, these benefits are reduced and the appropriate widow's or

widower's pension is paid. In 1989, the maximum pension payable after one year to a surviving spouse is $1010.09 per month. The maximum pension payable to an orphan is $350.17.

Changes to the legislation now make it possible to pay or reinstate, as the case may be, pensions to widows and widowers who have remarried.

Indexation

Disability pensions and other benefits are adjusted each year on the first of January in accordance with changes in the Consumer Price Index over the 12-month period ending September 30 of the previous year, or the increase in the average composite wage of a representative group of federal public servants, whichever is greater.

Taxation

Pensions for disability and death are not subject to federal income tax.

Financing/Administration

The Canadian Pension Commission is an independent organization which reports to Parliament through the Minister of Veterans Affairs. It has full and unrestricted power and authority to deal with all matters arising out of adjudications under the *Pension Act* and other acts and regulations which it administers.

Payments of disability pensions and associated benefits are made out of the federal government's Consolidated Revenue Fund.

War Veterans' and Civilian War Allowances

The *War Veterans Allowances Act* and Part XI of the *Civilian War Pensions and Allowances Act* provide allowances for persons or their dependants who meet service eligibility requirements, and who, because of age or incapacity, are unable to work and have insufficient income as determined by an income test.

Eligibility

Allowances are payable to veterans of Canadian Forces, Commonwealth and Allied Forces and to specific civilians who served in close support of the Armed Forces during wartime. Allowances may also be payable to widow(er)s or orphans of eligible veterans or civilians with an additional allowance payable for each dependent child.

Benefits

War Veterans' Allowance (maximum $1,199.19 per month for a married veteran in July 1989) is payable at a level that ensures a person's monthly income meets basic needs. The income a person, including a spouse, received in the previous calendar year, together with any current monthly income from Old Age Security, Guaranteed Income Supplement, Spouse's Allowance, a Canadian Pension Commission disability pension and foreign war disability pensions, is considered in determining the amount payable. Income is reported for the previous calendar year in the same way as in applications for the Guaranteed Income Supplement or Spouse's Allowance Program.

A surviving spouse may qualify for benefits (maximum $1,199.19 per month for a widow(er) with one dependent child), providing that the deceased veteran had service eligibility. An additional monthly allowance of $141.25 may be payable on behalf of the second and each subsequent dependent child if the child is:

- under 18 years of age;
- between 18 and 25 and continuing his/her education;
- under the age of 21 and unable to earn a living because of a physical or mental incapacity; or
- over the age of 21 and incapacitated before the age of 21 or after the age of 21 while continuing with his/her education.

An orphan's allowance (maximum $423.23 per month in 1989) is payable to a child whose parents are deceased, or who has one deceased parent and has been abandoned by the other, or who is a child of divorced, separated or unmarried parents whose father died while in receipt of an allowance on the child's behalf. The orphan must also meet one of the first four qualifications of a "dependent child".

Indexation

The monthly War Veterans' and Civilian War Allowances are adjusted every quarter, in accordance with increases in the Consumer Price Index for all recipients.

Taxation

Monthly allowances are non-taxable.

Financing/Administration

War Veterans' and Civilian War Allowances are both administered by the Department of Veterans Affairs with the Veterans Appeal Board being responsible for hearing appeals. Payments to recipients are made out of the federal government's Consolidated Revenue Fund by the Department of Veterans Affairs.

Veterans' and Civilians' Disability Pensions

Caseload and Expenditures
March 1989

Province	Disability Pension Cases	Surviving Dependants Pension Cases	Total Expenditures 1987-88 ($ 000's)
Nfld.	1,215	576	10,887
P.E.I.	1,312	605	10,392
N.S.	7,045	3,149	57,396
N.B.	4,877	1,915	33,953
Que.	12,696	5,663	89,467
Ont.	34,547	15,652	258,916
Man.	5,724	2,656	50,748
Sask.	4,092	1,687	30,852
Alta.[1]	7,781	3,269	52,697
B.C.[2]	16,702	6,947	127,081
Foreign Countries	3,662	2,454	36,669
Total	99,653	44,573	759,058

1. The figures for Alberta include data for Northwest Territories.
2. The figures for British Columbia include data for Yukon.

War Veterans' and Civilian War Allowances

Caseload and Expenditures
March 1989

Province	Cases	Expenditures 1988-89 ($ 000's)
Nfld.	4,122	17,414
P.E.I.	1,024	4,514
N.S.	5,460	24,028
N.B.	3,955	17,849
Que.	9,049	52,013
Ont.	22,802	97,665
Man.	2,682	11,582
Sask.	2,430	9,758
Alta.	3,714[2]	17,189
B.C.	9,044[3]	40,585
Yukon	-	164
N.W.T.	-	70
Total[1]	64,282	310,508

1. Total includes Foreign Service Accounts.
2. The figure for Alberta includes data for Northwest Territories.
3. The figure for British Columbia includes data for Yukon.

Health Insurance

Canada's health care system is a publicly funded and administered universal insurance system providing full coverage to all residents for medically necessary hospital and physician services. Access is not limited by ability to pay. Costs of services are prepaid by provincial plans.

Eligibility

Provincial residents are eligible for coverage under health insurance plans, provided they have resided in the province for three consecutive months. Landed immigrants are covered as of the date of entry in most provinces.

Benefits

Insured health services for which all provincial residents have coverage are: medically necessary hospital care which includes meals and accommodation at the standard ward rate, necessary drugs, supplies and diagnostic tests, and many out-patient services; medically necessary physician care rendered in patients' homes, physicians' offices or hospitals; and surgical-dental services where a hospital is required for their proper conduct. Provinces may also offer additional health care services at their own discretion and on their own terms and conditions (e.g., drug coverage, dental care, ambulance services and prosthetic and supportive devices). (Please see following Table for additional information on Provincial Drug Benefit Programs.)

Taxation

Premiums for health insurance paid by an employer on behalf of an employee are considered taxable benefits.

Financing/Administration

Under the Canadian Constitution, provincial governments have a primary responsibility in matters relating to the delivery of health care services. Each province administers its own health insurance plan, but receives funds from the federal government toward the financing of services and toward the financing of certain extended health care services. The formula for federal funding allows the provinces flexibility in the delivery of health care services on condition that plans meet criteria described in federal legislation – the *Canada Health Act*. These criteria relate to such matters as the comprehensiveness of services covered, universality of population covered, reasonable accessibility to insured services, portability of benefits and public administration on a non-profit basis.

Federal cost sharing is also provided for "extended" services such as adult residential care and the health aspects of nursing home care, home care and ambulatory services.

Federal health cost sharing legislation gives each province considerable leeway in determining a number of important matters, including the administrative arrangements for the operation of its plan(s) and decisions as to raising the provincial share of costs.

Provincial Drug Benefit Programs[1]

July 1989

Unless otherwise specified, all items listed below are provided free of charge to certain client groups or at a reduced cost as noted.

Nfld.	Drugs for social assistance recipients, persons with cystic fibrosis and senior citizens receiving GIS. Seniors receiving GIS must pay dispensing fee.
P.E.I.	Certain kinds of drugs to specified client groups (i.e., seniors 65+, diabetics, transplant recipients, etc.). (Seniors must pay pharmacists' dispensing fee + $4 - current total $10.35.)
N.S.	*MSI Pharmacare* - Drugs for seniors 65+; specified drug benefits to residents with cancer, diabetes insipidus, cystic fibrosis or a growth hormone deficiency. Cancer patients may be required to share the cost.
N.B.	Drugs for social assistance recipients with $1 or $2 per prescription charge, depending on age; seniors 65+ - specified drugs, $6.34 per presciption to annual $120 maximum. Cystic fibrosis cases, transplant recipients, recipients of the Human Growth Hormone and AIDS patients - no cost.
Que.	Drugs for residents 65+, those receiving income supplements, social assistance or Spouse's Allowance.

1. Basic health benefits including all medically required hospital and physician services are provided in all jurisdictions.

Provincial Drug Benefit Programs

July 1989 (cont'd)

Ont.	*Drug Benefits* - drugs for seniors 65+ in receipt of OAS, or persons 65+ with 12 months' residence, social assistance recipients, and drugs and therapies through designated hospital programs for all eligible persons with cystic fibrosis and thalassemia.
Man.	*Pharmacare* - User pays 20% of cost of drugs over the deductible. (Currently $88.50 for seniors 65+ and their families, and $156.15 per family for <65.)
Sask.	*Saskatchewan Prescription Drug Plan* - User pays 20% *of* cost of drugs over the annual deductible (single senior 65+= $50; senior families (one member 65+) = $75; other families regardless of size = $125). Special-care home residents pay a maximum of $3.95 and social assistance recipients pay a maximum of $2.00 per prescription. *Saskatchewan Aids to Independent Living (SAIL)* - free coverage or cost assistance is provided for non-formulary drugs for treatment of paraplegia, cystic fibrosis, haemophilia and renal disease.
Alta.	Residents age 65+ (including spouse and dependants), widow(er)s age 55-64, and their dependants, receiving Alberta Widows' Pension and cystic fibrosis patients pay no monthly *Blue Cross* premium or deductible but pay 20% of cost of drugs. All others pay monthly *Blue Cross* premiums plus a $50 annual deductible and 20% of cost of prescribed drugs in excess of deductible.

Provincial Drug Benefit Programs

July 1989 (cont'd)

B.C.	*Pharmacare* - $325 deductible + 20% charge for all residents, except seniors 65+ and social assistance recipients. Seniors 65+ pay no deductible but must pay 75% of the dispensing fee. No charge for social assistance recipients
Yukon	*Pharmacare* - Drugs to residents 65+ and spouses 60+. *Chronic Disease Plan* - Drugs for persons with specified chronic diseases.
N.W.T.	*Pharmacare* - Drugs for seniors 60+ and residents eligible under *Extended Health Care Benefits.*

Number of Active Physicians (Excluding Interns and Residents)

1987-88

Province	Number of Physicians
Nfld.	873
P.E.I.	181
N.S.	1,611
N.B.	891
Que.	13,151
Ont.	17,709
Man.	1,865
Sask.	1,470
Alta.	3,831
B.C.	5,912
Yukon	32
N.W.T.	46
Canada	47,572

Federal Payments to the Provinces for Insured Health Services[1]

1988-89

($ millions)

Province	Payments
Nfld.	292
P.E.I.	66
N.S.	454
N.B.	367
Que.	3,411
Ont.	4,845
Man.	557
Sask.	519
Alta.	1,233
B.C.	1,533
Yukon	13
N.W.T.	27
Canada	13,317

1. Includes all entitlements for fiscal transfers (tax points and cash) to provinces in respect of insured health care services (hospital and medical care) and in respect of extended health care services pursuant to the *Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act* and the *Canada Health Act*.

Government Publications

Health and Welfare Canada
Santé et Bien-être social Canada

CA1
HW170
-B12

Basic Facts on Social Security Programs

January 1991



Canada

Basic Facts on Social Security Programs

January 1991

Published by authority of the Minister of National Health and Welfare

Copies of this report may be obtained from:

Publications Distribution Centre
Communications Branch
Department of National Health and Welfare
19th Floor
Jeanne Mance Building
Tunney's Pasture
Ottawa, Ontario
K1A 0K9

Tel. (613) 952-9191

Enquiries regarding this report may be directed to:

Social Program Information Division
Social Policy and Information Directorate
Policy, Planning and Information Branch
Department of National Health and Welfare
Brooke Claxton Building
Tunney's Pasture
Ottawa, Ontario
K1A 0K9

Tel. (613) 957-3046
Brooke Claxton Building

The National Library of Canada has catalogued this publication as follows:

Canada. Health and Welfare Canada

Basic facts on social security programs

Irregular.
Other language ed.: Précis sur les programmes de sécurité sociale.
ISSN 0836-8570

1. Social security -- Canada. I. Title.

HD7127.C3 368.4'00971 C87-71913-OE

Également disponible en français sous le titre *Précis sur les programmes de sécurité sociale, janvier 1991*
© Minister of Supply and Services Canada, 1991
Cat. H21-106/1991E
ISBN 0-662-19117-X

Introduction

There is a wide range of social security programs in Canada. This booklet is intended to outline features of major programs as well as statistics on beneficiaries and benefit expenditures for these programs. Program descriptions are as of January 1, 1991, subject to the availability of information at the time of writing. Benefit rates, when applicable, have been included for 1991 or as of January 1991, depending on the program.

The material contained in this booklet has been reviewed and approved by the department responsible for the administration of each program. Additional information on any program may also be obtained from the sponsoring department. In all instances, the term "provinces" has been used to refer to both provinces and territories.

Table of Contents

Old Age Security, Guaranteed Income Supplement and Spouse's Allowance 7

Federal and Provincial Pension Plan Programs . . . 16

Family Allowances 30

Child Tax Credit 35

Canada Assistance Plan 39

Vocational Rehabilitation of Disabled Persons Program 47

Alcohol and Drug Treatment and Rehabilitation Program 51

Provincial Workers' Compensation Programs 55

Unemployment Insurance 61

Federal Employment Programs 70

War Veterans' Financial Benefit Programs 84

Health Insurance 93

Old Age Security, Guaranteed Income Supplement and Spouse's Allowance

Old Age Security (OAS) provides a basic monthly pension for persons aged 65 or over. The Guaranteed Income Supplement (GIS) provides an additional monthly payment for OAS pensioners with little or no income other than OAS. The Spouse's Allowance (SPA) provides a monthly payment to OAS pensioners' spouses 60 to 64 years of age whose income is below certain levels and to 60- to 64-year-old low-income widow(er)s, to ensure a minimum income until they become eligible for OAS.

Commencing in 1989, the tax system is used to recover all or a portion of Old Age Security payments from higher income Canadians at a rate of 15% of individual net income exceeding $50,000 indexed annually by the amount by which inflation exceeds 3%. The recovery rate of 15% was phased in over three years beginning in 1989.

Old Age Security (OAS)

Eligibility

All persons aged 65 or over who are Canadian citizens or legal residents may qualify for either a full or a partial OAS pension, depending on their years of residence in Canada after reaching age 18. Upon application, payment of the pension normally begins in the month following a person's 65th birthday.

There are two methods of meeting residence requirements for a full pension. Persons who were 25 years of age or over on July 1, 1977, and either resident in Canada on that date or with some prior residence after age 18, will qualify if they have resided in Canada for the 10 years immediately prior to application. Persons who were not yet 25 or with no previous residence in Canada on July 1, 1977, will qualify for a full pension only if they have resided in Canada for 40 years after reaching age 18. Those who cannot qualify for a full pension may receive a partial pension, provided they have at least 10 years' residence in Canada after age 18.

The OAS pension may be paid indefinitely outside the country if the pensioner has resided in Canada for at least 20 years after age 18. Otherwise, it may be paid for six months following the month of departure from Canada, to be resumed when the pensioner resumes residence in Canada.

International Social Security Agreements

Canada has concluded reciprocal international social security agreements with many countries. These agreements assist persons in qualifying for the OAS pension based on the periods they have lived in Canada and in the reciprocating country. Once eligibility has been established, the amount of OAS payable is proportionate to the actual periods of residence in Canada. Similar provisions apply in other reciprocating countries for establishing eligibility and determining benefits payable.

As of January 1991, agreements exist with Italy, France, Portugal, the United States, Greece, Jamaica, Barbados, Belgium, Denmark, Norway, Sweden, Austria, Saint Lucia, Spain, Finland, Dominica, Germany, Australia, Iceland, Luxembourg and the Netherlands. In addition,

agreements have been signed with Cyprus and Ireland and will each take effect when ratified by Canada and the other country.

Benefits

Persons meeting the full residence requirements for OAS receive the full pension. A partial OAS pension is calculated at the rate of 1/40 of the full pension for each year of residence in Canada for those who have at least 10 years' residence after age 18. The partial rate is established at the time of application and does not increase with years of residence after age 65.

Guaranteed Income Supplement (GIS)

Eligibility

OAS pensioners with no income or only a limited amount of income apart from OAS may, upon application, receive the Guaranteed Income Supplement. Entitlement is normally based on income in the preceding year, calculated in accordance with the *Income Tax Act.* Nonetheless, certain sources of income are exempted.

The Guaranteed Income Supplement is paid to pensioners living outside Canada for only six months following the month of their departure and may be resumed upon their return if all conditions of eligibility are met.

Benefits

The amount of supplement payable depends upon the marital status and income of the pensioner. In the case of a couple, the income of both spouses is considered.

Spouse's Allowance (SPA)

Eligibility

The spouse of a GIS pensioner may be eligible, upon application, for a Spouse's Allowance if that spouse is 60 to 64 years of age and has at least 10 years' residence in Canada after age 18. The amount of the Allowance is based on the couple's combined yearly income. The Spouse's Allowance is payable for six months following departure from Canada of either the spouse or the pensioner, whoever leaves first, and may be resumed only when both resume residency in Canada.

The Spouse's Allowance ceases in the month in which the OAS pensioner dies. The widowed spouse may be eligible, based on his or her income, for a Widowed Spouse's Allowance.

Any widow(er) who is between 60 and 64, has been a Canadian resident for at least 10 years after age 18, and who meets the income eligibility and residency status requirements is eligible for a Widowed Spouse's Allowance.

Benefits

As with GIS, the amount of the allowance payable depends upon the marital status and income of the recipient. The income of both spouses in a couple is considered in the case of a married recipient. The maximum monthly Regular Spouse's Allowance is equivalent to the OAS pension plus maximum GIS at the married rate; the maximum Widowed Spouse's Allowance is somewhat higher.

OAS/GIS/SPA

Indexation

The OAS/GIS/SPA rates are escalated quarterly at the full rate of increase in the Consumer Price Index. For 1990 and subsequent taxation years the $50,000 income threshold for recovery of benefits will be indexed on the same basis as other indexed brackets and thresholds in the tax system.

Taxation

OAS benefits are considered as taxable income under the *Income Tax Act*. Repayments for higher income Canadians will be calculated on the income tax return and will be deductible in determining the amount of income subject to the personal income tax. GIS and SPA benefits are not considered as taxable income.

Financing/Administration

Payments to beneficiaries of OAS/GIS/SPA are made out of the federal government's Consolidated Revenue Fund. Administration of the programs is done through a network of regional offices of the Income Security Programs Branch, Health and Welfare Canada.

Related Programs

Nova Scotia, Ontario, Manitoba, Saskatchewan, Alberta, British Columbia, the Yukon and the Northwest Territories provide "top-up" benefits to OAS/GIS or, in certain cases, to SPA recipients who meet income requirements. The programs differ in terms of the level of benefits payable, the frequency of payment, residence requirements, and other matters.

OAS/GIS/SPA

Maximum Monthly Benefits
January 1991

Program	
Old Age Security(OAS)(Full)	$354.92
Guaranteed Income Supplement (GIS)(Maximum)	
(Amounts paid in addition to OAS)	
a) Single pensioner	421.79
b) Family with one pensioner	421.79
c) Family with two pensioners (amount paid to each pensioner)	274.73
d) Family with one pensioner and one SPA recipient (amount paid to pensioner)	274.73
OAS plus GIS (Maximum)	
a) Single pensioner	776.71
b) Family with one pensioner	776.71
c) Family with two pensioners (amount paid to each pensioner)	629.65
d) Family with one pensioner and one SPA recipient (amount paid to pensioner)	629.65
Spouse's Allowance (SPA) (Maximum)	
a) Regular (spouse of an OAS pensioner)	629.65
b) Widowed (widowed persons 60-64 years of age)	695.14

OAS/GIS/SPA
Beneficiaries
March 1990

Province[1]	OAS Beneficiaries			SPA
	OAS only	OAS and GIS	Total	
Nfld.	12,526	41,770	54,296	5,009
P.E.I.	5,788	10,810	16,598	971
N.S.	46,196	64,385	110,581	6,399
N.B.	33,370	52,555	85,925	5,622
Que.	315,422	412,510	727,932	42,709
Ont.	711,608	393,091	1,104,699	34,744
Man.	75,789	66,725	142,514	5,451
Sask.	71,894	64,277	136,171	5,494
Alta.	119,784	93,145	212,929	8,336
B.C.	238,042	150,598	388,640	12,026
Y.T.	517	468	985	41
N.W.T.	325	1,193	1,518	129
Internat.[2]	15,446	7,569	23,015	377
Total	1,646,707	1,359,096	3,005,803	127,308

1. Eligible persons outside Canada are paid by the regional office in their last province of residence and are included in the count for that province.
2. All persons paid under International Social Security Agreements.

OAS/GIS/SPA

Benefit Expenditures
1989-90 ($ millions)

Province[1]	OAS	GIS	SPA	Total[3]
Nfld.	216.7	130.4	22.7	369.8
P.E.I.	66.2	33.4	4.2	103.7
N.S.	441.4	186.5	24.7	652.6
N.B.	341.3	155.2	23.0	519.5
Que.	2,884.8	1,204.0	151.6	4,240.4
Ont.	4,350.1	1,066.6	118.8	5,535.5
Man.	564.4	187.4	20.2	772.1
Sask.	541.5	185.7	20.4	747.7
Alta.	837.4	264.4	30.1	1,131.8
B.C.	1,526.9	416.4	42.0	1,985.3
Y.T.	4.0	1.5	.2	5.7
N.W.T.	6.2	4.5	.8	11.5
Internat.[2]	23.2	52.4	2.6	78.1
Total[3]	11,803.8	3,888.5	461.4	16,153.7

1. Eligible persons outside Canada are paid by the regional office in their last province of residence and are included in the count for that province.
2. All payments made under International Social Security Agreements.
3. Totals may not add up due to rounding.

Federal and Provincial Pension Plan Programs

The Canada Pension Plan (CPP) operates in all provinces and territories in Canada except Quebec, which exercised its constitutional prerogative to establish a comparable provincial plan, the Quebec Pension Plan (QPP), to operate in lieu of CPP. Both CPP and QPP were established in January 1966 and both provide retirement, disability and survivors' pensions, certain children's benefits and death benefits. The Saskatchewan Pension Plan, established in 1986, is a voluntary retirement pension scheme which operates independently of CPP/QPP.

Canada and Quebec Pension Plans

Eligibility

Individuals and their dependants are eligible for benefits only if contributions have been made to the Canada or Quebec Pension Plan for a specific period which varies according to the type of benefit requested. As contribution to one of the plans is compulsory for most employed Canadians between the ages of 18 and 65, and there is reciprocity between the two plans, the majority of Canadians are eligible to receive benefits.

For 1991, employee contributions to CPP or QPP are made at a rate of 2.3% of contributory earnings (earnings falling between $3,000 and $30,500). Employers match the employees' contributions, while self-employed

persons contribute the total 4.6% themselves. The maximum annual contribution for an employer and employee in 1991 is $632.50 each; the maximum contribution for a self-employed individual is $1,265.00.

Benefits

Once eligibility is established, CPP/QPP provide the following types of monthly benefits: retirement pension, disability pension, surviving spouse's pension, disabled contributor's child's benefit and orphan's benefit, and a lump-sum death benefit.

When calculating benefits for a beneficiary having a contributory period of at least 10 years, there are provisions which allow a person to exclude months of low or zero earnings from the contributory period totalling up to 15% of the total period. Additionally, a special child-rearing drop-out provision allows for the exclusion from the benefit calculation of any months of low or zero earnings which occurred after January 1, 1966, because a person was caring for a child under age seven. The contributor must also have been in receipt of Family Allowance benefits in respect of the child. Under CPP, this provision applies to any benefits which become payable after January 1, 1978; the QPP child-rearing drop-out clause applies to any request for a pension received after December 31, 1976.

All benefits under CPP/QPP are payable regardless of where the beneficiary resides, whether in Canada or abroad.

Retirement Pension

A retirement pension may become payable to a person between ages 60 and 70 who made at least one valid

contribution to CPP, or for at least one year in the case of QPP, and has made contributions based on a salary which exceeds the exemption. For a CPP/QPP retirement pension to be paid prior to age 65, the contributor must have stopped working or that contributor's annual income from work must be less than the maximum annual retirement pension which is payable at age 65 for that same year. Cessation of pensionable employment is not a requirement for a retirement pension under CPP/QPP after an applicant has reached 65 years of age.

For CPP and QPP, the amount of the monthly pension is equal to 25% of average adjusted pensionable career earnings received during the contributory period. The amount of the pension also depends on the age of the contributor when the pension begins and the earnings and contributions to the plan. It is calculated based on a 0.5% reduction for each month prior to age 65 and increased by 0.5% for each month after age 65, until the age of 70. Once the amount of the pension has been calculated, the pension remains the same except for annual indexation.

Disability Pension

For both CPP and QPP, a disability pension is paid to a person with a severe or prolonged mental or physical disability, who meets minimum contributory requirements. The pension consists of a flat-rate portion plus an earnings-related portion equal to 75% of the retirement pension which would be payable if the person were 65 years of age.

CPP/QPP disability benefits commence as of the fourth month following the start of the disability (the Unemployment Insurance program provides sickness benefits for the initial 15 weeks). Benefits continue until the death of the beneficiary or until the beneficiary ceases

to be disabled, reaches age 65 (at which time CPP/QPP retirement pension is payable), or begins receiving a retirement pension between the ages of 60 and 65 years. Under QPP, benefits also cease to be payable if the beneficiary performs remunerative employment for more than three months.

Surviving Spouse's Pension

CPP benefits are payable to the surviving legal spouse of a deceased contributor or to a person with whom the deceased contributor cohabited for at least one year immediately prior to death. QPP benefits are payable to the surviving legal spouse or to a person with whom the deceased contributor has cohabited for at least one year immediately prior to death, where a child was born or will be born to the couple and where neither of the two people involved was married to another person; otherwise, the cohabitation period is a minimum of three years immediately prior to death. For both plans, contributions must have been made for at least three to ten years, based on the length of the contributory period. Retroactive benefits are payable for up to 12 months for both CPP and QPP.

Under CPP and QPP, the surviving spouse's pension consists of a flat-rate portion plus 37.5% of the contributor's pension (i.e., the amount of the actual pension with adjustments where appropriate or the amount of the pension which the contributor would have received if he or she were 65 years of age at the time of death). It is payable to a surviving spouse aged 45 to 64 years or to a surviving spouse under age 45 who is disabled or has dependent children. The pension ceases to be paid if the survivor ceases to be disabled or to care for dependent children. At age 65, the surviving spouse's pension is equal to 60% of the contributor's retirement

pension. Under QPP, the flat-rate benefit is higher for spouses between the ages of 55 and 65.

A surviving spouse's pension is payable to a surviving spouse under age 35 only where that person is disabled or caring for the dependent child(ren) of the contributor at the time of the contributor's death. When the surviving spouse is between the ages of 35 and 45, is not disabled and has no dependent children, the pension is reduced by 1/120 for each month that the surviving spouse's age, when widowed, is less than 45 years. Under CPP, spouses who are under age 35 when widowed and are neither disabled nor caring for dependent children become eligible for a surviving spouse's pension upon reaching age 65.

Since January 1987, the CPP survivor's pension continues to be payable on remarriage; benefits are reinstated, upon application, for persons who remarried prior to this provision coming into effect. However, no retroactive payments are paid for any time prior to January 1987.

Since January 1984, recipients of a QPP surviving spouse's pension continue to receive their pension if they remarry. Persons who lost their surviving spouse's pension when they remarried may have it reinstated upon application. In the case of remarriage of a surviving spouse, adoption of a dependent child of a contributor by the new spouse will not cause the QPP surviving spouse's, pension to be reduced or terminated; this provision came into effect in January 1984.

Combined Pensions

Combined pensions available under CPP and QPP can consist of either a surviving spouse's pension plus a disability pension or a surviving spouse's pension plus a retirement pension. The first type is payable to a widowed contributor who is also eligible for a disability pension. The second type is payable to a widowed contributor eligible for a retirement benefit in his or her own right. Combined benefits are subject to certain limits.

Disabled Contributor's Child's Benefit and Orphan's Benefit

Under both CPP and QPP, disabled contributor's child's benefits and orphan's benefits are payable on behalf of the dependent child of a beneficiary of a disability pension and of a deceased contributor, respectively. The flat-rate monthly amounts are paid to children under 18 years of age, or to young adults 18 to 25 years of age who are full-time students. Benefits are suspended upon interruption of school attendance and reinstated when attendance resumes. Under QPP only, benefits cease if the child marries.

Death Benefit

A death benefit is payable, under both CPP and QPP, to the estate of a contributor who has made contributions for at least the minimum qualifying period (three to ten years, depending on the length of the contributory period). The benefit consists of a lump sum payment equal to six times the monthly retirement pension, up to a maximum of 10% of the Year's Maximum Pensionable Earnings (i.e., $3,050 in 1991) for the year of death. Under CPP, no time limit exists regarding application for the death benefit;

for QPP, however, application must be made within five years of the death of the contributor.

Division of Pension Credits

Provisions for credit splitting (the equal division of pension credits between spouses in the event of divorce or annulment), which have existed under CPP since 1978, were substantially revised in January 1987. In the case of divorce and legal or common-law separation after January 1, 1987, spouses who have cohabitated for at least one year divide equally their CPP pension credits earned during their period of cohabitation. Credit splitting may be disallowed, however, if a spousal agreement contains a specific waiver of a division of CPP pension credits and the spousal agreement is drawn up in a province that recognizes such a waiver. Only the province of Saskatchewan has a law recognizing this type of waiver. While no time limit exists for application by legal spouses (except in the event of the death of one of the separated spouses), common-law spouses must apply within three years following the first year of separation. Legal or common-law spouses must be separated for one year before applying for a division of credits.

Credit splitting is disallowed in all cases where it is detrimental to both parties.

Provisions concerning the division of pension credits between former spouses exist under QPP since January 1, 1978. However, since July 1, 1989, these provisions have been amended to the extent that persons are entitled to a division of pension credits in cases of legal separation in the same manner as for divorces and marriage annulments. Moreover, the division of pension credits is now done automatically rather than requiring a request to that effect within 36 months of the final divorce decree

or the marriage annulment, as was the case previously. The period covered by the provision begins with the year of marriage and ends with the year preceding the year of the final divorce decree, the marriage annulment or the separation of the spouses; when included in a judgement, this period may extend to the end of the year preceding the year during which cohabitation ceased. The spouse who stands to gain the most by the division of pension credits may, by means of a notarized affidavit, waive his or her right to the division of credits, provided that the affidavit is registered within a year of the effective date of the judgement. There are no credit-splitting provisions in cases of separation of common-law spouses.

Assignment of Pensions

On retirement, either spouse in a marriage or common-law union may apply to share the CPP retirement pension(s) earned during their union. Both spouses must be at least 60 years of age and must have applied for any CPP retirement benefits to which they are entitled. The assignment of pensions may be precluded by a spousal agreement permitted under provincial law.

The QPP does not provide for the assignment of pensions.

International Social Security Agreements

Reciprocal International Social Security Agreements with other countries ensure that no one is left without coverage, avoid duplication of coverage and allow eligible persons to contribute to the plan of one country or another. Persons residing in Canada may add social security credits earned while in a reciprocating country to their Canadian credits when establishing eligibility for CPP/QPP disability, survivor benefits, or death benefits. The amount paid by each of the two countries is in

proportion to the actual credited periods earned under its legislation.

The retirement pension is not included in the agreements, since it is payable to a person if one valid contribution has been made to CPP or one year of contributions has been made to QPP.

As of January 1991, reciprocal International Social Security Agreements are in force between the Canadian federal government and Italy, France, Portugal, the United States, Greece, Jamaica, Barbados, Belgium, Denmark, Norway, Sweden, Austria, Saint Lucia, Spain, Finland, Dominica, Germany, Australia, Iceland, Luxembourg and the Netherlands. In addition, agreements have been signed with Cyprus and Ireland; these agreements will each take effect when ratified by Canada and the other countries. Quebec has agreements in force with Italy, France, Portugal, Greece, the United States, Barbados, Denmark, Saint Lucia, Sweden, Norway, Finland, Germany, Jamaica, Dominica and Luxembourg. In addition, an agreement has been signed with Cyprus and will take effect when ratified.

Indexation

Maximum benefit amounts are adjusted annually on the 1st of January of each year to reflect increases in the Consumer Price Index for the 24-month period ending October 31 of the preceding year. QPP orphan's and disabled contributor's child's benefits have been equal to a flat rate of $29 per month since January 1, 1974.

Taxation

All benefits are considered as taxable income under the *Income Tax Act* except for the disabled contributor's child's benefits and orphan's benefits which are not taxable unless they are paid directly to a child over the age of 18.

Financing/Administration

CPP and QPP are funded through employer and employee contributions, plus interest earned on the investment of funds which are in excess of benefit and administrative expenses.

Administration of all parts of CPP, except Part I, is the responsibility of the Department of National Health and Welfare. Part I, which concerns coverage and contributions, comes under the jurisdiction of Revenue Canada, Taxation. QPP is administered by the Quebec Pension Board (Régie des rentes du Québec), while contributions are the responsibility of the Quebec Ministry of Revenue (Ministère du Revenu du Québec).

Related Programs

Saskatchewan Pension Plan

The Saskatchewan Pension Plan (SPP) is a voluntary money purchase scheme which was established in August 1986 to provide greater security in retirement for persons not adequately covered by a private pension plan. It is designed to create a retirement pension for persons who do not belong to a pension plan as well as to supplement a member's existing pension.

Eligibility

Provincial residents between the ages of 18 and 65 who hold a valid health services card are eligible to join the plan. Members may be eligible to receive matching contributions from the provincial government, depending on the contributor's income for the previous year.

CPP and QPP

Maximum Monthly Benefits
1991

Type of Benefit	CPP	QPP
Retirement Pension (Earnings-related)		
60 Years	$ 423.40	$ 423.40
65 Years	604.86	604.86
70 Years	786.32	786.32
Disability Pension	743.64	743.64
Flat-rate portion	289.99	289.99
Earnings-related portion	453.65	453.65
Surviving Spouse's Pension[1]		
65 and over (Earnings-related)	362.92	362.92
55-64 years	339.96	597.82
Flat-rate portion	113.14	371.00
Earnings-related portion	226.82	226.82
Under 55 years	339.96	516.81
Flat-rate portion	113.14	289.99
Earnings-related portion	226.82	226.82
Combined Pension		
Retirement (65 Years)/Surviving Spouse's	604.86	604.86
Disability/Surviving Spouse's Pension	894.85	894.85
Disabled Contributor's Child's Benefit (Flat Rate)	113.14	29.00
Orphan's Benefit (Flat Rate)	113.14	29.00
Death Benefit (Lump Sum)	3,050.00	3,050.00

1. Maximum benefits are slightly higher (due to the benefit calculation method) for those cases where the contributor died in December 1990 and the Surviving Spouse's Pension began in January 1991.

CPP/QPP

Beneficiaries[1]
March 1990

Province	Retirement Pension	Disability Pension	Surviving Spouse's Pension	Total[2] (000's)
Nfld.	32,654	5,362	12,536	48,148
P.E.I.	10,603	1,192	3,719	14,206
N.S.	73,378	14,308	28,102	107,215
N.B.	57,982	7,507	20,866	78,915
Que.				
CPP	6,177	840	2,976	9,478
QPP[3]	537,675	43,317	203,294	729,331
Ont.	823,250	95,118	280,538	1,087,588
Man.	103,645	7,270	33,021	130,256
Sask.	94,823	6,087	30,441	120,576
Alta.	161,087	14,379	52,440	207,986
B.C.	290,343	24,702	82,827	364,238
Y.T.	795	94	338	1,141
N.W.T.	695	84	407	1,136
Outside Can.	18,559	1,703	6,024	25,066
Other[4]	79,314	17,248	13,017	109,530
Total				
CPP	1,753,305	195,894	567,252	2,305,479
CPP & QPP	2,290,980	239,211	770,546	3,034,810

1. Does not include beneficiaries of children's benefits or death benefits.
2. Persons receiving combined pensions are counted for each type of benefit but are counted only once in the total.
3. QPP figures include beneficiaries in all provinces as well as outside Canada.
4. Beneficiaries paid through the supplementary cheque system or under international agreements on social security.

CPP/QPP

Benefit Expenditures
1989-90 ($ millions)

Province	Retirement Pension	Disability Pension	Surviving Spouse's Pension	Total[1]
Nfld.	107.0	42.7	29.4	192.5
P.E.I.	32.3	9.0	7.9	51.9
N.S.	262.9	109.8	67.2	465.4
N.B.	195.1	59.2	48.2	318.2
Que.				
CPP	22.9	6.7	7.8	39.8
QPP[3]	1,868.8	329.1	677.8	2,946.1
Ont.	3,238.6	790.2	690.5	4,906.8
Man.	369.3	59.0	76.9	523.7
Sask.	330.4	50.0	67.7	465.5
Alta.	588.3	120.5	123.9	869.8
B.C.	1,093.2	208.9	199.9	1,553.0
Y.T.	3.2	.9	.8	5.3
N.W.T.	2.2	.7	1.0	4.9
Outside Can.	44.8	12.5	14.4	76.2
Total[2]				
CPP	6,290.2	1,470.1	1,335.5	9,473.0
CPP and QPP	8,159.0	1,799.2	2,013.3	12,419.1

1. Total benefit expenditures include payments for children's and death benefits not shown separately.
2. Totals may not add up due to rounding.
3. QPP figures include benefit expenditures in all provinces as well as outside Canada.

Family Allowances

The principal objective of the federal Family Allowances (FA) program is to provide financial assistance to parents with dependent children to help meet the costs of raising those children. The program also includes payment of a Special Allowance on behalf of children who are maintained by a welfare agency, a government department or an institution.

Commencing in 1989, the tax system is used to recover all or a portion of Family Allowances payments from higher income Canadians at a rate of 15% of individual net income exceeding $50,000 indexed annually by the amount by which inflation exceeds 3%. The recovery rate of 15% was phased in over three years beginning in 1989.

Eligibility

A parent or guardian who is wholly or substantially maintaining a dependent child under the age of 18 may apply for Family Allowances. To be eligible, at least one parent or guardian must be

- a Canadian citizen;
- a permanent resident of Canada (under the *Immigration Act*); or
- a visitor or holder of a Minister's Permit (under the *Immigration Act*) who has been legally admitted to Canada for at least one year and whose income during that time is subject to Canadian income tax. Under certain circumstances, Canadian residents who are living outside Canada may still

receive Family Allowances on behalf of the children in their care.

A Special Allowance is payable on behalf of a child under the age of 18 who is maintained by a welfare agency, a government department or an institution which is authorized to be responsible for the care and custody of children. In some cases, such as when a child's placement is indefinite, payment may be made directly to a foster parent.

Benefits

The Family and Special Allowances are flat-rate benefits which are paid monthly on behalf of each dependent child.

Provinces may vary the amount of Family Allowances that the federal government pays to their residents according to the age and/or number of children in a family. Currently Alberta and Quebec have chosen this option. The Special Allowance rate is not subject to variation by the provinces.

Indexation

Indexation of both Family and Special Allowances on January 1st of each year is limited to the amount by which the Consumer Price Index exceeds 3%. For 1990 and subsequent taxation years, the $50,000 income threshold for recovery of benefits will be indexed on the same basis as other indexed brackets and thresholds in the tax system.

Taxation

Federal Family Allowances are taxable; Special Allowances are not. Repayments for higher income Canadians will be calculated on the income tax return and will be deductible in determining the amount of income subject to the personal income tax.

Financing/Administration

Family Allowances are administered by the Income Security Programs Branch of Health and Welfare Canada and are funded out of the federal government's Consolidated Revenue Fund.

Related Programs

Five provinces operate special cash benefit programs for families with dependent children. Some of these programs are targeted to low-income families, while others focus on the needs of families caring for a disabled child. Also, Quebec operates its own provincial Family Allowances program which provides a supplement to the federal Family Allowances.

Family Allowances

Monthly Benefits Per Child
1991

Type of Benefit	
Family Allowance[1]	$ 33.93
Special Allowance	50.61
Alberta Variation	
Child, 0-6 years	26.80
7-11 years	32.50
12-15 years	42.80
16-17 years	48.70
Quebec Variation[2]	
Child, 0-11 years	
First child	21.69
Second child	32.34
Third and each additional child	80.76
Child, 12-17 years	
First child	30.02
Second child	40.67
Third and each additional child	89.09

1. The federal *Family Allowances Act* specifies that a province may vary the monthly FA rate according to the age and/or number of children. Only Quebec and Alberta have varied the rate.
2. Quebec also administers the Quebec Family Allowances as part of its Family Assistance Allowances program.

Family Allowances

Beneficiaries and Expenditures
March 1990

Province	Families[1,2]	Children	Expenditures 1989-90 ($ millions)
Nfld.	93,128	166,311	66.8
P.E.I.	18,945	35,687	14.2
N.S.	127,440	225,044	89.6
N.B.	108,206	190,498	76.0
Que.	944,245	1,619,857	646.0
Ont.	1,322,456	2,372,782	947.6
Man.	152,765	288,997	115.6
Sask.	142,143	285,786	114.5
Alta.	360,193	686,760	272.0
B.C.	415,539	757,409	299.6
Y.T.	4,313	7,702	3.1
N.W.T.	9,892	20,763	8.4
Total	3,699,265	6,657,596	2,653.5

1. Includes 30,002 child welfare accounts and 280 foster accounts. Each account is considered to be a "family". Generally, there is one child per agency account.
2. Agency and foster accounts receive the Special Allowance.

Child Tax Credit

The federal Child Tax Credit (CTC) program provides assistance in meeting the costs of raising children for low- to middle-income families. A supplement to the Child Tax Credit is also available to parents of eligible children under seven years of age provided no child care expenses are claimed in respect of those children.

Eligibility

Any parent (usually the mother) or guardian who receives Family Allowances on behalf of a dependent child at any time in the year may claim the Child Tax Credit on his or her income tax return. The amount of the Child Tax Credit varies according to family income and the number of eligible children. Family income is defined as the net income of both parents, whether married or not (provided they are living together), or the net income of the parent in a sole support family. The net income of any other person who is claiming a personal credit for an eligible child, whether or not the person lives with the claimant of the CTC, must also be included in family income; this would include a separated or divorced parent or a grandparent.

Benefits

The maximum benefit per child, excluding the supplement (see below), for the 1990 tax year is $575 (payable in 1991). This benefit is payable for those with

a net family income up to $24,769 in 1990 (income threshold). The credit is reduced by 5% of income above the threshold. Thus, families with two children and incomes up to $47,769 are eligible for all or some of the credit, depending upon their income.

An annual per child prepayment of the Child Tax Credit is paid automatically in November of each tax year to eligible families, based on the prior-year family net income. The amount of the prepayment is approximately two-thirds of the current-year credit to which a family is entitled and is paid to families with incomes up to two-thirds of the maximum credit threshold, and up to the full threshold for families with three or more children. The maximum prepayment per eligible child in November 1990 is therefore $383. The balance of the credit or reconciliation of over-paid amounts is obtained by filing a tax return in respect of the current year.

A supplement to the Child Tax Credit is available to families with a child or children under seven years of age, based on the Child Care Expense Deduction claimed. The maximum supplement (i.e., where no child care expenses are claimed) for the 1990 tax year is $203 per child. Two-thirds of the $203 supplement is also included in the prepayment for eligible families.

Indexation

The income threshold for the Child Tax Credit and the credit itself (including the supplement) are indexed by the annual increase in the Consumer Price Index which exceeds 3%.

Taxation

For families with federal tax liabilities, the refundable credit to which they are entitled may be used to reduce the amount of taxes which must be paid; families whose taxes are less than the credit, or who owe no tax at all, receive the credit as a cash payment.

Financing/Administration

The federal Child Tax Credit program is administered by Revenue Canada, Taxation, through the income tax system. Payments are made out of the federal government's Consolidated Revenue Fund.

Child Tax Credit

Number of Families/Children and Tax Credits Allowed
1988

Province	Families[1]	Children	Tax Credits Allowed ($000's)[2]
Nfld.	75,240	151,994	69,310
P.E.I.	14,980	30,898	13,651
N.S.	89,790	177,962	76,082
N.B.	81,760	158,895	72,180
Que.	628,890	1,203,970	525,577
Ont.	692,930	1,479,433	568,221
Man.	107,760	230,314	103,488
Sask.	107,550	238,175	105,927
Alta.	227,350	493,178	206,621
B.C.	247,340	509,113	215,096
Y.T.	2,440	5,411	2,100
N.W.T.	6,170	17,111	7,809
Outside Can.	2,620	5,625	1,809
Total[3]	2,284,810	4,702,079	1,967,871

1. The number of families represents the number of taxfilers claiming the credit.
2. Credits are those allowed in respect of the 1988 tax year, to persons filing income tax returns in 1989.
3. Totals may not add up due to rounding.

Canada Assistance Plan

Under Canada Assistance Plan (CAP) agreements with the provinces, the federal government contributes on a 50/50 basis to eligible costs incurred by provinces and municipalities in providing:

- assistance to persons in need;
- welfare services to persons who are in need or likely to become in need unless such services are provided; and
- work activity projects which are designed to improve the employability of persons who have unusual difficulty in finding or retaining jobs or in undertaking job training.

As part of the federal Expenditure Control Plan, federal contributions under CAP for 1990-91 and 1991-92 will be limited to an annual growth of 5% (over a 1989-90 base year) for the three provinces which do not receive equalization payments (i.e., Ontario, British Columbia and Alberta). This measure will be further extended for three years (1992-1995).

Although the federal government specifies the terms for obtaining cost sharing, provinces are solely responsible for the administration of their programs, including their design, comprehensiveness, eligibility requirements and method of delivery.

Eligibility/Benefits

Assistance means aid in any form to persons in need to provide all or any of the following:

- basic requirements (i.e., food, shelter, clothing, fuel, utilities, household supplies and personal requirements);

- a range of prescribed needs, including items incidental to carrying on a trade or other employment (e.g., permits, tools or other equipment) and special needs of any kind, including any item necessary for the safety, well-being or rehabilitation of a person in need (e.g., essential repairs or alterations to property, civil legal aid, items required by disabled persons such as wheelchairs);

- travel and transportation;

- certain welfare services (e.g., day care) purchased by, or at the request of, a provincially approved agency;

- care in homes for special care (e.g., homes for the aged, nursing homes, child care facilities and hostels for battered women and children). (Since April 1, 1977, the major portion of federal costs related to long-term residential care for adults has been subsumed under the Extended Health Care Services Program of the *Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act*);

- certain health care costs (e.g., drugs, dental care) if they are not covered under universal health care programs of the provinces or are not covered under the *Canada Health Act* and funded under the

Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act; and

- the cost of maintaining children in foster homes.

Persons in need under the Plan are:

- persons who, regardless of the cause of their need, are unable to provide adequately for themselves and/or their dependants (eligibility is based on a needs test established by the province which takes into account the applicant's budgetary requirements and the income and resources available to meet such requirements);

- children who are in the care of a child welfare authority; and

- foster children.

Under the CAP Agreement, a person may not require a period of residence in the province or in Canada as a condition of eligibility for assistance. The agreement also requires that a province establish, by law, a procedure for appeals from decisions with respect to applications for, or the granting of, assistance.

Welfare services means services having as their object the lessening, removal or prevention of the causes and effects of poverty, child neglect or dependence on public assistance and include:

- day care services for children;

- homemaker, home support and similar services to support individuals and families in emergency situations or as an aid to independent living in the community for elderly and disabled persons;

- casework, counselling, assessment and referral services (includes services for children who are in need of protection because of abuse and/or neglect and preventive services to children in their own home);

- adoption services;

- rehabilitation services including services to the chronically unemployed (e.g., life skills training, referral and job placement services) and services to meet the special needs of persons at risk of being socially isolated, with particular emphasis on elderly, and physically and mentally disabled persons;

- community development services designed to encourage and assist members of deprived communities to participate in improving their community's social and economic conditions;

- consulting, research and evaluation services with respect to welfare programs; and

- administrative services relating to the delivery of assistance and welfare services programs.

CAP shares in staff costs (such as salary, travel and training) of welfare services provided to eligible clientele by the province or by provincially approved non-profit agencies.

Eligible clientele are persons in need or persons who are likely to become in need unless such services are provided. Likelihood of need is usually determined on the basis of an income test.

Work activity projects are designed to improve participants' motivation and capacity to work and to prepare them to join or rejoin the work force. Agreements

under the Plan are in place with all provinces but not with the territories.

Taxation

Assistance benefits are not subject to income tax. However, they are taken into consideration in determining entitlement to the federal Goods and Services Tax Credit.

Financing/Administration

Funding for programs under the Canada Assistance Plan is provided by the Consolidated Revenue Fund and for Quebec through CAP and by the *Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act.* CAP is administered by the Cost Shared Programs Directorate, Social Service Programs Branch, Health and Welfare Canada.

CAP

Federal Payments to the provinces
by Component
1989-90 ($000's)

Province	General Assistance	Homes for Spec. Care
Nfld.	59,609	6,277
P.E.I.	13,748	2,817
N.S.	109,951	15,332
N.B.	118,092	6,234
Que.*	1,071,979	209,675
Ont.	1,212,573	49,657
Man.	103,163	16,466
Sask.	94,643	14,679
Alta.	341,729	41,285
B.C.	436,157	58,480
Y.T.	1,386	620
N.W.T.	10,129	1,905
Total	3,573,159	423,427

* The federal contribution to Quebec includes tax transfers totalling $525 million under the *Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act.*

Note: These amounts reflect the payments made to provinces for claims submitted during the fiscal year and may include costs incurred in previous years.

Health Care	Child Welfare	Welfare Services	Work Activity	Total
8,686	8,072	18,405	0	101,049
918	775	5,623	0	23,881
6,888	5,928	18,280	832	157,211
6,020	3,556	25,034	0	158,936
83,357	25,456	332,487	656	1,723,610
64,795	46,806	387,493	158	1,761,482
6,694	13,267	52,629	2,278	194,497
4,742	6,911	31,793	89	152,857
30,015	19,031	80,888	239	513,187
31,874	3,666	163,259	347	693,783
0	461	2,735	0	5,202
0	1,479	3,346	0	16,859
243,989	135,408	1,121,972	4,599	5,502,554

CAP

Number of Persons Assisted*
As of March 31, 1990

Province	Assistance Recipients	Persons in Homes for Special Care		Children in Care
		Adults	Children	
Nfld.	47,900	1,160	780	740
P.E.I.	8,600	340	100	240
N.S.	78,400	2,560	1,300	1,520
N.B.	67,200	2,080	980	1,350
Que.	555,900	6,400	14,320	n/a
Ont.	675,700	25,240	12,050	10,230
Man.	66,900	3,600	3,240	3,310
Sask.	54,100	2,580	1,120	2,420
Alta.	148,800	6,070	3,320	3,680
B.C.	216,000	10,740	4,840	6,220
Y.T.	1,000	80	100	180
N.W.T.	9,600	50	190	290
Total	1,930,100	60,900	42,340	-

* All figures are estimates. It should be noted that provincial definitions differ and the resulting numbers are not comparable. An estimated 1,169,500 persons benefited from welfare services (adoption, casework, child day care, home makers, rehabilitation, child welfare, community development) cost shared under CAP.

Note: Care should be taken in using these figures since individuals may appear in more than one category, and totalling categories would result in double counting.

Vocational Rehabilitation of Disabled Persons Program (VRDP)

Under time-limited agreements with all provinces, the federal government contributes 50% of the eligible costs incurred by provinces in providing a comprehensive program for the vocational rehabilitation of physically and mentally disabled persons. As of April 1, 1990, a new three-year agreement took effect.

Although the federal government specifies the terms for obtaining cost sharing, provinces are solely responsible for the administration of their programs, including their design, eligibility requirements and method of delivery.

Eligibility

Eligible clients are physically and mentally disabled persons of working age who require vocational rehabilitation services to become capable of pursuing regularly a substantially gainful occupation. This includes persons who are disabled because of psychiatric, sensorial, intellectual or learning impairment and/or impairment relating to mobility, and alcohol and drug addictions. It is estimated that more than 200,000 disabled Canadians benefit from programs cost shared under VRDP.

Unlike the Canada Assistance Plan, which also provides for cost sharing of benefits to disabled persons, financial need is not a consideration, with the exception of cost-shared maintenance/training allowances which are provided on a personal needs basis.

Benefits

Goods and services provided to individuals under a comprehensive vocational rehabilitation program include:

- assessment;
- counselling;
- restorative goods and services including prostheses, orthotics, wheelchairs, technical aids and other devices;
- vocational training and employment placement;
- books, tools and equipment required during the course of the vocational rehabilitation process;
- maintenance or training allowances as required by each individual;
- follow-up goods and services for a period of up to 36 months after a person has entered employment; and
- goods and services provided during a vocational crisis.

These are either provided directly by the province or through provincially supported voluntary agencies.

Costs Shared

VRDP shares in the following costs:

- salaries, travel and training of provincial and agency staff whose duties are directly related to the vocational rehabilitation program, including certain other administrative expenses;

- costs of specific goods and services for individual clients;
- costs of publicity concerning the provincial program; and
- costs of provincially supported research projects to improve the operation of vocational rehabilitation programs.

Directly Funded Research

Under the *Vocational Rehabilitation of Disabled Persons Act*, the Department may also make direct contributions to individuals and to non-governmental organizations for research in the areas of vocational rehabilitation for disabled persons. This fund is administered by the National Welfare Grants Division of the Social Service Programs Branch. In 1989-90, the Department contributed $26,300 for the publication of two research studies.

Taxation

Benefits are not subject to income tax. However, they are taken into consideration in determining entitlement to the federal Goods and Services Tax Credit.

Financing/Administration

Financing for VRDP is provided through the federal government's Consolidated Revenue Fund. VRDP is administered by the Cost Shared Programs Directorate, Social Service Programs Branch, Health and Welfare Canada.

VRDP

Federal Contributions to the provinces
1989-90
($ 000's)

Province	Total
Nfld.	4,624
P.E.I.	271
N.S.	4,993
N.B.	5,568
Que.	4,679
Ont.	44,310
Man.	5,047
Sask.	5,885
Alta.	15,791
B.C.	14,268
Y.T.	1,080
N.W.T.	--
Total	106,516

Note: These amounts reflect the payments made to the provinces for cla
submitted during the fiscal year and may include payments for costs incur
in previous years.

Alcohol and Drug Treatment and Rehabilitation Program (ADTR)

Under this program, time-limited agreements with the provinces enable the federal government to extend financial support to increase and improve the availability of alcohol and drug treatment and rehabilitation programs to combat alcohol and drug problems in Canada, with special emphasis on programs for youth. This program is a component of the National Drug Strategy (now Canada's Drug Strategy), which was announced in May 1987.

The first ADTR agreement took effect April 1, 1988 for a two-year period. As of April 1, 1990 new three-year agreements signed with eight provinces took effect. Negotiations continue with the remaining provinces and the territories.

While the federal government specifies the terms for obtaining cost-sharing, provinces and territories are solely responsible for the administration of their programs, including their design, eligibility requirements and method of delivery.

Eligibility

Eligible clients are persons who require services, with an emphasis on youth principally, but including women, employed persons, non-status Indians and the elderly.

Benefits

Federal support extends to a range of services associated with the treatment and rehabilitation continuum, including:

- detoxification services
- early identification and intervention
- assessment and referral
- basic counselling/case management
- definitive therapeutic intervention
- special access services
- aftercare/clinical follow-up
- awareness and development, and
- research and evaluation.

Funding also extends to time-limited projects associated with workplace initiatives.

Costs Shared

Cost-sharing applies only to costs of services to the extent that they are new or expanded as of April 1, 1987 as far as provincial funding is concerned. Shareable costs include:

- salaries (and related benefits)
- staff travel/training costs
- costs related to program management and administration with respect to direct services
- purchase of goods and services for individuals, and

- all costs attributable to awareness and development, research and evaluation as well as workplace initiatives.

Financing/Administration

Federal contributions are made on the basis of annual appropriations and paid pursuant to the federal-provincial agreements. The maximum federal allocation in 1989-90 was $20 million. The amount of the maximum allocation for each province and territory is based on a formula outlined in Schedule 1 of the agreement. The ADTR program is administered by the Cost Shared Programs Directorate, Social Service Programs Branch, Health and Welfare Canada.

ADTR

Federal Contributions to the provinces
1989-90

Province	Total $
Nfld.	96,142
P.E.I.*	--
N.S.	144,833
N.B.	106,731
Que.	863,370
Ont.	4,952,348
Man.*	--
Sask.	460,740
Alta.	590,922
B.C.	2,051,000
Y.T.*	--
N.W.T.*	--
Total	9,266,086

* No agreement signed in 1989-90.

Provincial Workers' Compensation Programs

Workers' Compensation programs provide income protection for members of Canada's labour force who suffer wage loss due to occupational injury or disease and assist them with medical or other expenses. Workers' compensation programs are administered by autonomous agencies (boards or commissions) of provincial governments. Federal workers are covered under the *Government Employees Compensation Act* but its administration is delegated to boards and commissions across Canada. The Compensation Boards

- compensate for the interruption of income during the injured worker's disablement and cover treatment-related expenses;
- assist an injured worker to return to gainful employment through the provision of comprehensive rehabilitation services; and
- pay benefits to dependants of a deceased worker.

The Canadian workers' compensation system provides a mutual insurance scheme through which the employers in a given class of industry or occupation are jointly liable for the costs of all injuries related to that class. Yearly assessments for each class are based on a percentage of insurable payroll. Coverage by a board automatically precludes legal action by the worker against the employer.

Detailed information on various provisions of each provincial program may be obtained from the boards and commissions.

Eligibility

Workers' compensation, which originally covered only industries considered to be the most hazardous, presently insures 70 to 90% of the labour force, depending on the jurisdiction. All full- and part-time employees of insured industries are eligible for benefits when they have been injured on the job or have become victims of an occupational disease. The only conditions under which compensation may not be payable are where the worker is disabled for less than a stated period or where the injury is attributable solely or primarily to the wilful misconduct of the worker and does not result in death or serious disablement.

Benefits

Injured workers may receive one or a combination of the following types of benefits: cash compensation, medical aid and/or rehabilitation services. Cash compensation may be payable to the injured worker in respect of a temporary or permanent disability, and to surviving dependants in the case of the worker's death.

Cash Compensation

The amount of compensation payable is based on a proportion of the worker's insurable earnings prior to the accident, as well as the extent and duration of disability. Increasingly, boards are also considering the worker's earning capacity after the injury when establishing the amount of compensation payable. In Prince Edward Island, Nova Scotia, Manitoba, British Columbia and the Yukon, wage loss compensation is based upon 75% of the worker's average pre-accident **gross** earnings. All other jurisdictions base compensation on 90% of the worker's **net** pre-accident earnings or net earnings loss. In all

cases, a ceiling is placed on the annual amount of earnings considered to be insurable for the worker; however, these maxima vary considerably among provinces.

Medical Aid

In the case of an accident, medical aid must be available. All workplaces must be equipped to administer immediate first aid. In addition, the following may be provided: surgical and dental procedures, hospitalization, nursing services, medicine, prosthetic appliances (including maintenance) and the replacement and repair of dentures and eyeglasses.

Depending on the jurisdiction, allowances for personal care or attendant care may be provided in addition to regular wage loss compensation to workers suffering serious permanent disability.

Rehabilitation Services

Vocational rehabilitation services are also provided to injured workers as all boards emphasize the need to return workers to suitable employment whenever possible. Services may include vocational guidance, counselling, testing, retraining and assistance in finding gainful employment.

Indexation

There is considerable variation among the provinces regarding the adjustment of both the amount of maximum insurable earnings and benefits.

Taxation

Payments are non-taxable.

Financing/Administration

Although workers' compensation programs are administered through boards, the system is funded entirely by employers.

The primary role of the boards is to determine, through adjudication, a worker's eligibility for compensation and the amount of compensation to which he/she is entitled. In addition, boards are responsible for accounting, data processing, medical aid, vocational rehabilitation, assessment of industries and, in some jurisdictions, for accident prevention and workplace inspections.

The assessment of industries is established considering associated risk, number of employees and the workers' earnings. The boards establish and maintain rate groups, charging each member of a group the same rate. Nine jurisdictions in Canada have instituted Experience Rating Assessment systems which establish rates based on the safety record and cost experience of individual employers. Reductions or surcharges are imposed accordingly.

Workers' Compensation

Wage Loss Benefits[1]

January 1991

Province	Maximum Insurable Earnings ($)	Maximum Monthly Benefits ($)	Minimum Monthly Benefits ($)
Nfld.	45,500	2,556.09[2,4]	866.00[4]
P.E.I.	25,000	1,562.50	260.00[3]
N.S.	36,000	2,249.83	637.50
N.B.	37,300	2,110.23[2,4]	1,035.00[4]
Que.	42,000	2,225.06[2,4]	872.54[2,4]
Ont.	42,000	2,351.39[2]	1,167.71
Man.	38,000	2,375.00	816.00
Sask.	48,000	2,519.55[2]	970.27
Alta.	40,000	2,204.64	900.00
B.C.	45,800	2,862.50	1,068.63
Y.T.	40,000	2,499.94	645.66
N.W.T.	40,000	2,444.40[2,4]	1,100.00[3,4]

1. Benefits listed are for permanent disability unless otherwise noted. No lump sum amounts have been included in this table.
2. This amount is payable to a worker with a spouse and two dependants. Benefits may vary, depending on the worker's family size.
3. Or earnings, if less.
4. Amounts paid are for temporary disability. Benefits are paid weekly.

Workers' Compensation

Caseload and Expenditures
1989[1]

Province	Cases[2]	Expenditures[3] ($ 000's)
Nfld.	21,646	86,928
P.E.I.	4,601	8,280
N.S.	48,574	86,348
N.B.	41,378	59,970
Que.	251,557	1,007,657
Ont.	417,517	1,682,380
Man.	39,204	95,586
Sask.	33,319	83,548
Alta.	58,022	322,122
B.C.	153,545	411,318
Y.T.	1,472	2,824
N.W.T.	3,548	10,130
Total	1,074,383	3,857,091

1. All data are preliminary.
2. Figures for Ontario, the Yukon and Northwest Territories are estimates.
3. Expenditures included are for wage loss compensation, pensions, medical and related expenses, and funeral and related expenses; figures represent total expenditures on compensation in the 1989 calendar year.

Unemployment Insurance

The federal Unemployment Insurance (UI) program provides income protection for workers suffering employment interruptions due to unemployment, sickness, and birth or adoption of a child. On October 22, 1990 Bill C-21, An Act to Amend the Unemployment Insurance Act, was passed resulting in significant changes in the UI program. These changes include:

- revision of the current system of maternity, parental and sickness benefits, effective November 18, 1990;
- an amendment to entrance requirements and the duration of benefits, effective November 18, 1990;
- extended unemployment insurance to workers over the age of 65 (retroactive to September 23, 1988) and to people working for their spouses in a normal working relationship, effective November 18, 1990;
- an increase to the penalties for those who quit their jobs without just cause, refuse a job, or are fired for misconduct, effective November 18, 1990;
- an increase in the unemployment insurance rate, retroactive to January 1, 1990.
- removal of government financing of UI benefits;
- provision for making regulations to expand developmental uses of the UI account and to pay approved course costs and supplementary training benefits from that account.

Eligibility

Workers (except the self-employed) are eligible to receive UI benefits if they were employed in "insurable employment" and if they and their employers have made premium contributions to the UI account. Those employed for less than 15 hours and earning less than $136 per week in 1991 are not considered to be in insurable employment. About 95% of workers in Canada are presently protected by Unemployment Insurance.

To receive regular unemployment benefits, an individual must have worked between 10 and 20 weeks in the last 52 weeks or since the beginning of his/her last UI claim, whichever is the more recent. The number of weeks required to qualify depends on the unemployment rate in the UI economic region in which the claimant resides.

Self- employed commercial fishermen who are unable to qualify for regular UI benefits may qualify for fishing benefits. Fishing benefits are subject to special rules regarding qualifying periods, determination of insured weeks, benefit periods, etc.

Effective November 18, 1990, workers who are related to their employer may be covered by Unemployment Insurance if they are dealing "at arms length". If they work under the same sort of employment contract as other workers who are not related to their employer, their employment is insured and they will pay premiums. This means that if they become unemployed they will also be able to claim any benefit for which they are qualified. Factors such as rate of pay, conditions of employment, length, type and importance of their work will be used to decide whether or not their employment is insurable.

UI pays special benefits to persons who stop working because of sickness, injury, pregnancy and birth or adoption of a child. Generally, a worker must have 20 weeks of insurable earnings in order to be entitled to these benefits.

Benefits

UI benefits are payable only when a person suffers an interruption of employment earnings. All claimants must serve a two-week initial waiting period, during which no benefit is paid.

The benefit rate is 60% of the claimant's average weekly insurable earnings to a maximum weekly benefit of $408 in 1991 (60% of maximum weekly insurable earnings of $680).

Claimants can earn up to 25% of their weekly benefit rate through part-time or temporary employment without a reduction in their regular benefits. Any additional amounts earned are deducted from benefits. All employment-related earnings received while on sickness, maternity or adoption benefits are deducted from benefits dollar for dollar.

Regular Benefits

The number of weeks a claimant can receive benefits varies from 17 to 50 weeks, depending on the number of weeks worked and the unemployment rate in the region.

Special Benefits

Effective November 18, 1990, the following multi-tiered system of special benefits may be paid to eligible parents:

- 15 weeks of maternity benefits in the period surrounding the birth of a child;

- 10 weeks of parental benefits available to natural or adoptive parents, either mother or father or shared between them as they deem appropriate; and

- additional benefits resulting from more flexible combinations of regular, sickness, maternity and parental benefits.

More than one type of special benefit can be claimed within the same benefit period, up to a cumulative maximum of 30 weeks (e.g., 7 weeks of sickness, 15 weeks of maternity, and 8 weeks of parental benefits). In addition, claimants can receive special benefits in combination with regular benefits, but the total cannot exceed 30 weeks or the maximum regular benefit entitlement, whichever is greater.

Workers who are 65 or over will have to pay UI premiums, but will be entitled to UI benefits if they lose their jobs, as long as they meet the usual qualifying conditions. This change is retroactive to September 23, 1988.

Other Benefits

Benefits may also be payable to claimants undertaking approved training or participating in approved job creation projects or work-sharing agreements.

Indexation

The premium rate is set annually by Employment and Immigration Canada (EIC) and is effective January 1. Maximum weekly insurable earnings are calculated as the product of maximum insurable earnings for 1975

($185) and an eight-year moving average of employees' annual average earnings. This moving average of earnings is based on the average of annual wages and salaries paid by employers and reported on T4 slips under the *Income Tax Act*.

Taxation

UI benefits are taxable; furthermore, claimants whose net yearly income in 1991 is over $53,040 must pay back up to 30% of UI benefits received in 1991 when their income tax return for that year is filed.

Financing/Administration

The UI program is financed through employer and employee premiums which are paid to the UI account. Employers deduct workers' premiums from their pay and forward them to the UI account, along with their own contribution. In 1991, employees pay $2.25 for every $100 of weekly insurable earnings up to a maximum weekly contribution of $15.30. Employers pay $3.15 for every $100 of insurable earnings (1.4 times the rate for employees) to a maximum weekly contribution of $21.42 per employee in 1991. Unemployment Insurance is administered by EIC, with Revenue Canada, Taxation being responsible for the collection of premiums, determination of insurable employment and benefit repayment. Application for benefits is made at local Canada Employment Centres.

Related Programs

In addition to the benefits provided under the UI program, many employers offer Supplemental Unemployment Benefit plans which allow payment of certain benefits to their employees when they are off work because of a layoff, illness or pregnancy. These benefits are paid in addition to UI benefits. Some employers also offer approved wage-loss plans to their employees for illness or maternity. Since these employees may not have to collect UI, their employers are eligible to pay reduced premiums to the UI account.

Unemployment Insurance
Beneficiaries and Expenditures
March 1990

Province	Regular
Nfld.	78,510
P.E.I.	15,420
N.S.	57,470
N.B.	65,330
Que.	362,850
Ont.	236,230
Man.	33,950
Sask.	29,340
Alta.	67,650
B.C.	118,790
Y.T.	1,970
N.W.T.	1,500
Total[2,3]	1,069,170

1. Includes sickness, retirement, training, work-sharing and job creation benefits.
2. Includes persons who had been employed by a Canadian firm outside Canada.
3. Totals may not add up due to rounding.
4. Includes persons receiving maternity, paternity or adoption benefits.

Parental[4]	Fishing	Other[1]	Total[3] Beneficiaries	Total[3] Expenditures 1989-90 ($ 000's)
700	12,110	3,200	94,530	845,933
250	2,320	730	18,720	156,609
1,530	5,250	3,650	67,890	584,825
1,020	2,400	3,850	72,590	647,942
13,330	2,250	20,710	399,140	3,827,438
21,600	130	33,310	291,280	2,625,785
2,120	310	4,350	40,730	378,748
1,830	30	2,540	33,740	305,025
5,290	20	5,800	78,740	878,438
5,250	4,820	11,690	140,550	1,521,566
60	-	150	2,180	23,104
160	10	140	1,810	20,326
53,180	29,640	90,110	1,242,110	11,818,380

Federal Employment Programs

Canadian Jobs Strategy

The Canadian Jobs Strategy (CJS) is administered by Employment and Immigration Canada and consists of the programs which are described below. The objective of these programs is to assist Canadians who are experiencing difficulties entering or participating in the labour market. The CJS programs integrate training, work experience and employment equity.

1. Job Development

The objective of the Job Development Program is to assist long-term unemployed individuals to participate effectively in the labour market through training and work experience.

Eligibility

The program is aimed at the long-term unemployed, generally those workers who have been unemployed for at least 24 out of the last 30 weeks. Special measures are available to assist long-term unemployed persons who face barriers to employment.

Eligible employers include businesses, organizations, public health and educational institutions, municipal governments and Native Band Councils.

Benefits

Training costs, wage subsidies and other specified costs are provided to employers who create projects. Relevant training can take place in a formal classroom setting, at a local educational institution, or on the job under appropriate supervision while the worker learns the job duties.

2.(a) Job Entry

The Job Entry Program assists or encourages specific groups of persons to participate effectively in the labour market through training and work experience.

Eligibility

Subcomponents of the program are aimed at assisting specific groups of persons:

- the **Entry Option** assists unemployed out-of-school youth who have not completed a post-secondary education, with priority being given to those most in need (i.e., young people who have not graduated from secondary school);
- the **Re-entry Option** is aimed at unemployed women having difficulty making a successful transition into the labour force due to lack of adequate training and/or work experience;
- the **Severely Employment-Disadvantaged Option** assists severely employment-disadvantaged individuals who face significant, multiple barriers in securing and maintaining employment;

- the **Re-employment Option** assists Unemployment Insurance recipients who are having difficulty making the transition from job to job;

- the **Employment Assistance Option** provides unemployed persons with employment services such as job search techniques, employment counselling and the assessment of aptitudes and skills affecting a person's ability to participate in the labour market; and

- the **Start Option** encourages potential and recent high-school drop-outs to continue their secondary school education through services such as the early identification of potential drop-outs, career and labour market information, career assessment and counselling, mentorship, work orientation, job placement, assistance for parents and other school retention activities.

Under the above options eligible employers include businesses, organizations, public health and education institutions, municipal governments, and Native Band Councils.

- **Co-operative Education** offers employment experience to students enrolled in work-study programs in educational institutions. Groups eligible to submit an application under Cooperative Education include school boards, recognized post-secondary certificate and diploma granting institutions, and recognized post-secondary degree granting, educational institutions.

Benefits

Depending on the program option, employers may receive funds to pay participants' allowances; contributions

toward mandatory employment-related costs such as CPP/QPP, UI, vacation pay; contributions toward overhead costs such as materials, travel and licences; assistance in paying off-site training costs; and additional financial assistance for disabled participants to help defray participation costs. In some cases, participants are paid Unemployment Insurance benefits under sections 26 and 26.1 of the UI Act, instead of being paid allowances.

Under Co-operative Education, grants are provided to school boards and post-secondary institutions for the purpose of setting up and operating cooperative education programs.

2. (b) Job Entry – Challenge Option

Eligibility

The Summer Employment/Experience Development component of the Challenge Option provides career/study-related and practical work experience to in-school youth during the summer months.

The Work Orientation Workshops component provides funding assistance to enable community and business resources to focus on the needs of elementary and secondary students who are potential and actual drop-outs, through the creation of supervised environments for the development of life skills, labour market awareness and plans for future labour market participation.

Benefits

Financial assistance is provided to employers for training, wage subsidies, cost sharing of employment-related costs such as CPP/QPP, UI, vacation pay and overhead costs.

3. Skill Shortages

The Skill Shortages Program assists in meeting labour market needs for workers in designated areas of current or anticipated occupational skill shortages through training and relocation assistance.

Eligibility

Employed, self-employed and unemployed workers may be eligible to benefit from the Skill Shortages Program, depending on the type of activity for which funding is provided.

Eligible employers include businesses, organizations, and Native Band Councils. In the Yukon and Northwest Territories, municipalities with 2,500 inhabitants or less are also eligible.

Benefits

Employers who provide relevant training are paid wage subsidies, and training and other costs. Training can take place in a formal classroom setting, at local educational institutions or on the job under appropriate supervision while the worker learns the duties of the job. Relocation costs and/or travel assistance may be available to individuals willing to relocate to take employment in occupations designated under the Skill Shortages Program.

4. Skill Investment

Skill Investment assists workers whose employment is subject to change or elimination due to technological or market changes through training, relocation assistance and other industry-based adjustment measures.

Eligibility

Eligible participants include persons who are in danger of losing, or who have recently lost, their jobs due to technological or market change.

Eligible employers include businesses, organizations, and Native Band Councils. In the Yukon and Northwest Territories, municipalities with 2,500 inhabitants or less are also eligible.

Benefits

Financial aid is given to employers for training costs and as wage subsidies. Relocation assistance and other industry-based adjustment measures (including work sharing) are provided to individuals.

5. Community Futures

This program assists selected communities with the assessment of their economic problems and the development of employment opportunities through small business development, entrepreneurial support, training and relocation assistance.

Eligibility

Eligible participants are persons in selected communities which are suffering from high unemployment and require economic and employment development assistance. The identification of communities for consideration is based primarily on an ongoing analysis of the regional labour market. Communities or groups of communities may submit proposals for consideration. Those non-metropolitan areas in greatest need with exceptionally high unemployment are given priority.

Benefits

Once a Community Futures Committee (CFC) is established by Employment and Immigration Canada, it recommends the appropriate combination from among the five program options,

- Business Development Centres: provide locally managed technical and advisory services to small businesses as well as loans and investment assistance;
- Self-Employment Incentive: provides grants to social assistance or Unemployment Insurance recipients to help them start their own businesses;
- Relocation and Travel Assistance;
- Direct Purchase of Training; and
- Community Initiatives Fund: supports unique and innovative proposals for employment growth and recovery.

Canadian Jobs Strategy

Taxation

Training allowances are considered to be income and are therefore taxable. Allowances for commuting, for living away from home and for travel are not taxable. Other supplementary allowances are taxable.

Financing/Administration

The Canadian Jobs Strategy is financed through grants and contributions from Treasury Board and from the UI account. It is administered by Employment and Immigration Canada. Application to the above programs can be made at any local Canada Employment Centre or EIC Regional Office throughout the country.

Related Programs

UI Job Creation – Section 25

UI Job Creation assists businesses and organizations to initiate and complete projects by providing opportunities for UI claimants to maintain their work skills.

Eligibility

Eligible employers include businesses, municipalities, individuals and non-profit organizations. Eligible employees are unemployment insurance claimants referred by a Canada Employment Centre.

Benefits

Participants of the program receive enhanced UI benefits as employers are encouraged to top up wages. Employers may receive up to $125 per worker per week for other related costs such as materials and supplies.

Provincial Programs

In addition to federal employment programs, provincial governments offer programs and services designed to facilitate reintegration into and participation in the labour force. Some of these programs are cost shared with the federal government under the Federal-Provincial Agreement on Enhancement of Employment Opportunities for Social Assistance Recipients. The Agreement allows the utilization of funds that would otherwise have been spent on social assistance for an individual to be diverted to support the person while participating in an employability enhancement program.

Federal Employment Programs

Number of Participants
1989-90

Province	Job Development	Job Entry Challenge	Other Job Entry
Nfld.	6,512	8,007	2,558
P.E.I.	958	829	864
N.S.	6,349	4,859	3,625
N.B.	5,436	7,321	4,705
Que.	31,167	23,294	15,748
Ont.	14,113	12,973	17,933
Man.	3,618	3,559	4,601
Sask.	3,002	2,613	5,688
Alta.[1]	9,055	8,880	8,878
B.C.[2]	11,261	12,231	10,890
Total	91,381	84,566	75,490

1. The figures for Alberta include data for the Northwest Territories.
2. The figures for British Columbia include data for the Yukon.

Skill Shortages	Skill Investment	Commu-nity Futures	UI Section 25	Total
3,192	989	853	2,859	24,970
676	661	262	678	4,928
5,053	5,338	1,230	1,194	27,648
4,224	5,468	1,715	1,793	30,572
22,000	11,684	2,242	8,277	114,412
49,811	12,153	1,439	5,358	113,780
3,931	3,446	2	716	19,873
5,587	2,297	60	444	19,691
15,752	5,701	286	1,323	49,875
14,707	5,333	1,445	2,830	58,697
124,933	53,070	9,534	25,472	464,446

Federal Employment Programs

Expenditure of Funds
1989-90
($000's)

Province	Job Development	Job Entry Challenge	Other Job Entry	Skill Shortages
Nfld.	34,393	11,488	25,720	6,167
P.E.I.	4,205	1,072	3,137	2,106
N.S.	22,201	6,941	16,662	6,106
N.B.	21,045	10,406	24,147	7,946
Que.	171,879	34,711	84,151	59,727
Ont.	77,515	20,281	107,953	111,467
Man.	18,644	4,915	20,018	9,246
Sask.	13,512	3,741	19,982	11,900
Alta.[2]	36,736	13,300	35,623	26,500
B.C.[3]	62,130	20,923	55,231	25,774
Total[4]	462,435	128,018	393,494	266,939

1. Other includes Innovations, Nova Scotia Contribution, Skills Growth Fund, Calmeadow Charitable Foundation, Canadian Council for Native Business, World Association Public Employment Services, and Business Drive for Jobs.
2. The figures for Alberta include data for the Northwest Territories.
3. The figures for British Columbia include data for the Yukon.
4. Total includes Funds held at National Headquarters.

Skill Investment	Commu-nity Futures	UI Section 25	Other[1]	Total
2,666	13,148	3,191	0	96,773
954	2,098	446	0	14,018
5,241	10,398	1,344	3,484	72,377
11,806	9,998	3,136	0	88,484
23,430	32,594	11,301	7,519	425,312
14,990	31,949	2,876	4,853	371,884
5,012	4,401	1,233	0	63,469
3,486	2,403	572	0	55,596
10,839	12,418	1,976	2,107	139,499
14,581	20,656	4,206	2,281	205,782
95,611	140,063	30,281	33,887	1,550,728

War Veterans' Financial Benefit Programs

The Veterans Affairs Portfolio, which includes the Department of Veterans Affairs, the Canadian Pension Commission, the Veterans Appeal Board and the Bureau of Pensions Advocates provides three main types of benefits and services to members and former members of the Canadian Armed Forces:

- compensation for disability or death
- income support, and
- treatment and health care benefits.

Pensions are payable regardless of place of residence, whether in Canada or elsewhere.

Pensioners are also entitled to medical treatment and dental care which may include care which is not covered by provincial health insurance plans, the costs of prescriptions and the provision of prosthetic devices. Residential care in hospitals and homes administered by the Department of Veterans Affairs or a hospital in the community is available to eligible veterans.

The Department of Veterans Affairs also administers the Veterans Independence Program (VIP) which provides financial assistance to eligible veterans to assist in maintaining or improving their quality of life by assisting them to remain healthy and independent in their own homes or communities.

Veterans' and Civilians' Disability Pensions

The Canadian Pension Commission administers the various statutes that provide disability pensions and related benefits to veterans.

Pensions may be payable for death or disability resulting from service during the First and Second World Wars, the Korean Conflict, Special Duty Area Service or military service in peacetime. Compensation is also available for former Prisoners of War.

Eligibility

The Commission may award, upon application, pensions to members or former members of the Canadian Armed Forces who are suffering from a disability related to their military service. Similar pensions may be awarded to certain civilians who served in organizations closely associated with the Canadian Armed Forces during the First or Second World Wars. The applicant's age, occupation and financial circumstances have no bearing on entitlement to a pension or the amount of pension paid.

Benefits

Disability Pension Benefits

The amount of disability pension paid is based on the extent of disability, as found by medical examination, from conditions for which pension entitlement has been granted, and in accordance with a Table of Disabilities which the Commission maintains.

The extent of a pensioner's disability is expressed as a percentage, with varying assessments made on a percentage

scale. Pensions for disability are paid in accordance with Schedule A of the *Pension Act* which is divided into 20 classes ranging from 5 to 100%. In 1991, a single pensioner who is 100% disabled receives $1,477.77 a month. Monthly pensions are not paid for disabilities assessed at less than 5%, but pensioners whose assessment is between 1 and 4% receive an appropriate single payment.

Additional Pension for Dependants

Additional benefits may be paid to eligible veterans on behalf of a spouse and dependent children and, under certain circumstances, to parents, sisters or brothers of a pensioner. The maximum benefit payable on behalf of a spouse in 1991 is $369.44 per month. For a child it is $192.11 per month.

Special Allowances

In addition to the basic disability pension, the *Pension Act* provides for the payment of a clothing allowance, Attendance Allowance and Exceptional Incapacity Allowance.

Benefits for Survivors

The surviving spouse and eligible children may receive benefits following the disability pensioner's death. Upon the pensioner's death, the spouse receives, for a period of 12 months, the amount of monthly disability pension plus any additional benefits that were being paid to the pensioner at the time of death. At the end of one year, benefits automatically change to a full survivor's pension for the spouse of a deceased pensioner who had been receiving disability benefits of 48% or more at the time of death. In 1991, the maximum pension payable after one year to a surviving spouse is $1,108.33 per month. A survivor whose spouse's pension had been based on a disability of 5 to 47% automatically receives a "proportionate pension." Such a

pension equals one-half of the disability pension being paid when the pensioner died. Pensions may be paid or reinstated to widows and widowers who have remarried.

Orphan's benefits are also available. If the deceased pensioner's disability was assessed at 48% or more, eligible children receive monthly benefits effective the day following the date of the pensioner's death. When the disability pension was paid at a lesser rate, monthly orphan's benefits are not immediately payable. Instead, such children receive a lump sum bonus payment; the payment period covered by the bonus expires in approximately two years. If, at that time, it is determined that the children are eligible to continue receiving benefits, monthly pension payments commence. The maximum pension payable to an orphan in 1991 is $384.22.

Last Illness and Burial

Where the estate of a deceased pensioner is insufficient to pay the costs of the pensioner's last illness or his/her funeral, the *Pension Act* provides that the Commission may award a grant to assist in paying the costs.

Compensation for Former Prisoners of War

The *Pension Act* also provides for the payment of compensation to former members of the Canadian Forces who were incarcerated by the enemy for a period of 89 days or more during or subsequent to the First World War. The provisions of this legislation extend benefits to veterans who were evaders or escapees on the same terms as if they had been prisoners of war.

Benefits are available to survivors (spouses and dependent children) of former prisoners of war.

Indexation

Disability pensions and other benefits are adjusted each year on January 1 in accordance with changes in the Consumer Price Index over the 12-month period ending September 30 of the previous year, or the increase in the average composite wage of a representative group of federal public servants, whichever is greater.

Taxation

Pensions for disability and death are not subject to federal income tax.

Financing/Administration

The Canadian Pension Commission is an independent organization which reports to Parliament through the Minister of Veterans Affairs. It has full and unrestricted power and authority to deal with all matters arising out of adjudications under the *Pension Act* and other acts and regulations which it administers.

Payments of disability pensions and associated benefits are made out of the federal government's Consolidated Revenue Fund.

War Veterans' and Civilian War Allowances

The *War Veterans Allowances Act* and Part XI of the *Civilian War Pensions and Allowances Act* provide allowances for persons or their dependants who meet service eligibility requirements, and who, because of age or incapacity, are unable to work and have insufficient income as determined by an income test.

Eligibility

Allowances are payable to veterans of Canadian Forces, Commonwealth and Allied Forces and to specific civilians who served in close support of the Armed Forces during wartime. Allowances may also be payable to widow(er)s or orphans of eligible veterans or civilians with an additional allowance payable for each dependent child.

Benefits

War Veterans' Allowance (maximum $1,288.10 per month for a married veteran in January 1991) is payable at a level that ensures a person's monthly income meets basic needs. The income a person, including a spouse, received in the previous calendar year, together with any current monthly income from Old Age Security, Guaranteed Income Supplement, Spouse's Allowance, a Canadian Pension Commission disability pension and foreign war disability pensions, is considered in determining the amount payable. Income is reported for the previous calendar year in the same way as in applications for the Guaranteed Income Supplement or Spouse's Allowance program.

A surviving spouse may qualify for benefits (maximum $1,288.10 per month for a widow(er) with one dependent child), providing that the deceased veteran had service eligibility. An additional monthly allowance of $151.73 may be payable on behalf of the second and each subsequent dependent child if the child is:

- under 18 years of age;
- between 18 and 25 and continuing his/her education;
- under the age of 21 and unable to earn a living because of a physical or mental incapacity; or

- over the age of 21 and incapacitated before the age of 21 or after the age of 21 while continuing with his/her education.

An orphan's allowance (maximum $454.61 per month in 1991) is payable to a child whose parents are deceased, or who has one deceased parent and has been abandoned by the other, or who is a child of divorced, separated or unmarried parents whose father died while in receipt of an allowance on the child's behalf. The orphan must also meet one of the first four qualifications of a "dependent child".

Indexation

The monthly War Veterans' and Civilian War Allowances are adjusted every quarter, in accordance with increases in the Consumer Price Index for all recipients.

Taxation

Monthly allowances are non-taxable.

Financing/Administration

War Veterans' and Civilian War Allowances are both administered by the Department of Veterans Affairs with the Veterans Appeal Board being responsible for hearing appeals. Payments to recipients are made out of the federal government's Consolidated Revenue Fund by the Department of Veterans Affairs.

Veterans' and Civilians' Disability Pensions

Caseload and Expenditures
March 1990

Province	Disability Pension Cases	Surviving Dependants Pension Cases	Total Expenditures 1989-90 ($ 000's)
Nfld.	1,205	619	12,152
P.E.I.	1,320	701	13,226
N.S.	6,986	3,493	57,921
N.B.	4,893	2,187	42,810
Que.	12,541	6,165	109,423
Ont.	33,654	17,789	317,042
Man.	5,452	2,931	54,894
Sask.	4,026	1,869	36,689
Alta.[1]	7,665	3,657	62,380
B.C.[2]	16,760	7,876	152,894
Foreign Countries	3,396	2,485	38,358
Total	97,898	49,772	897,789

1. The figures for Alberta include data for the Northwest Territories.
2. The figures for British Columbia include data for the Yukon.

War Veterans' and Civilian War Allowances

Caseload and Expenditures
March 1990

Province	Cases	Expenditures 1989-90 ($ 000's)
Nfld.	3,863	15,382
P.E.I.	902	3,529
N.S.	4,708	19,264
N.B.	3,430	13,973
Que.	8,678	51,713
Ont.	17,581	78,297
Man.	2,300	9,028
Sask.	2,120	7,721
Alta.[2]	3,254	13,704
B.C.[3]	7,586	31,012
Total[1]	56,747	264,280[4]

1. Total includes Foreign Service Accounts.
2. The figure for Alberta includes data for the Northwest Territories.
3. The figure for British Columbia includes data for the Yukon.
4. Total may not add up due to rounding.

Health Insurance

Canada's health care system is a publicly funded and administered universal insurance system providing full coverage to all residents for medically necessary hospital and physician services. Access is not limited by ability to pay. Costs of services are prepaid by provincial plans.

Eligibility

Provincial residents are eligible for coverage under health insurance plans, provided they have resided in the province for three consecutive months. Landed immigrants are covered as of the date of entry in most provinces.

Benefits

Insured health services for which all provincial residents have coverage are: medically necessary hospital care which includes meals and accommodation at the standard ward rate, necessary drugs, supplies and diagnostic tests, and many out-patient services; medically necessary physician care rendered in patients' homes, physicians' offices or hospitals; and surgical-dental services where a hospital is required for their proper conduct. Provinces may also offer additional health care services at their own discretion and on their own terms and conditions (e.g., drug coverage, dental care, ambulance services and prosthetic and supportive devices). (Please see following Table for additional information on provincial drug benefit programs.)

Taxation

Premiums for health insurance paid by an employer on behalf of an employee are considered taxable benefits.

Financing/Administration

Under the Canadian Constitution, provincial governments have a primary responsibility in matters relating to the delivery of health care services. Each province administers its own health insurance plan, but receives funds from the federal government toward the financing of services and toward the financing of certain extended health care services. The formula for federal funding allows the provinces flexibility in the delivery of health care services on condition that plans meet criteria described in federal legislation – the *Canada Health Act*. These criteria relate to such matters as the comprehensiveness of services covered, universality of population covered, reasonable accessibility to insured services, portability of benefits and public administration on a non-profit basis.

Federal cost sharing is also provided for "extended" services such as adult residential care and the health aspects of nursing home care, home care and ambulatory services.

Federal health cost-sharing legislation gives each province considerable leeway in determining a number of important matters, including the administrative arrangements for the operation of its plan(s) and decisions as to raising the provincial share of costs.

Provincial Drug Benefit Programs[1,2]

January 1991

Unless otherwise specified, all items listed below are provided free of charge to certain client groups or at a reduced cost as noted.

Nfld.	*Senior Citizens Drug Subsidy Program* – Drugs for persons with cystic fibrosis and senior citizens receiving GIS. Seniors receiving GIS must pay dispensing fee.
P.E.I.	*Drug Cost Assistance Plan* – Certain kinds of drugs to specified client groups (i.e., seniors 65+, diabetics, transplant recipients, etc.). (Seniors must pay pharmacists' dispensing fee + $4 – current total $10.35.)
N.S.	*M.S.I. Pharmacare* – Drugs for seniors 65+ with $3 per prescription charge to a maximum of $150 per calendar year; specified drug benefits to residents with cancer, diabetes insipidus, cystic fibrosis or a growth hormone deficiency. Cancer patients may be required to share the cost.
N.B.	*Prescription Drug Program (Health Services)* – Drugs for social assistance recipients with $1 for children and $2 for adults per prescription charge. *Prescription Drug Program* – seniors 65+ – $6.45 per prescription (OAS/GIS recipients pay up to $120 per year maximum; OAS only recipients have no ceiling on co-payment). Cystic fibrosis cases, transplant recipients, recipients of the Human Growth Hormone and AIDS patients – no cost.

1. Basic health benefits including all medically required hospital and physician services are provided in all jurisdictions.
2. All provinces and territories have social assistance drug programs where there are no universal programs.

Provincial Drug Benefit Programs

January 1991 (cont'd)

Que.	*Programme de médicaments et de services pharmaceutiques* — Drugs for seniors 65+ and those 60-64 receiving a regular spouse's allowance or a widowed spouse's allowance (OAS program).
Ont.	*Ontario Drug Benefits* – Drugs for seniors 65+ in receipt of OAS, or seniors 65+ with 12 months' residence. Drugs and therapies through designated hospital programs for all eligible persons with cystic fibrosis and thalassemia.
Man.	*Pharmacare* – User pays 20 % of cost of drugs over the deductible. (Currently $92.75 for seniors 65+ per family and $163.65 per family for <65.)
Sask.	*Saskatchewan Prescription Drug Plan* – User pays 20 % of cost of drugs over the annual family deductible (single senior 65+= $50; senior families (one member 65+) = $75; other families regardless of size = $125). Special-care home residents pay a maximum of $3.95 and social assistance recipients pay a maximum of $2.00 per prescription. *Saskatchewan Aids to Independent Living (SAIL)* – free coverage or cost assistance is provided for non-formulary drugs for treatment of paraplegia, cystic fibrosis, haemophilia and chronic renal disease.

Provincial Drug Benefit Programs
January 1991 (cont'd)

Alta.	*Alberta Blue Cross – Non-group plan* – Seniors 65+ (including spouse and dependants), widow(er)s age 55-64 receiving the Alberta Widow's Pension, and their dependants, and cystic fibrosis outpatients pay no monthly *Blue Cross* premium or deductible but pay 20% of cost of drugs. All others pay monthly *Blue Cross* premiums plus a $50 annual deductible and 20% of cost of prescribed drugs in excess of deductible.
B.C.	*Pharmacare* – $325 deductible + 20% charge for all residents, except seniors 65+ who pay no deductible but must pay 75 percent of the dispensing fee to a maximum of $125 per year.
Yukon	*Pharmacare* – Drugs to seniors 65+ and spouses 60+. *Chronic Disease and Disability Program* – Supplementary coverage for prescription drugs to persons with specified chronic diseases or a serious functional disability.
N.W.T.	*Pharmacare* – Drugs for seniors 60+ (non-native and Metis) with no access to an employer drug plan and non-native and Métis persons diagnosed as having certain disease conditions with no access to an employer drug plan, as well as residents eligible under *Extended Health Care Benefits.*

Number of Active Physicians (Excluding Interns and Residents)

1989-90

Province	Number of Physicians
Nfld.	973
P.E.I.	180
N.S.	1,752
N.B.	966
Que.	13,767
Ont.	19,598
Man.	1,928
Sask.	1,520
Alta.	4,151
B.C.	6,396
Y.T.	38
N.W.T.	45
Canada	51,314

Federal Payments to the Provinces for Insured Health Services[1,2]

1989-90

($ millions)

Province	Payments
Nfld.	307
P.E.I.	70
N.S.	477
N.B.	387
Que.	3,599
Ont.	5,150
Man.	583
Sask.	542
Alta.	1,307
B.C.	1,644
Y.T.	14
N.W.T.	29
Canada	14,109

1. Includes all entitlements for fiscal transfers (tax points and cash) to provinces in respect of insured health care services (hospital and medical care) and in respect of extended health care services pursuant to the *Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act* and the *Canada Health Act.*

2. Data are preliminary.

Health and Welfare Canada
Santé et Bien-être social Canada

Basic Facts on Social Security Programs

July 1992

CA1
HW170
-B12



Canada

Basic Facts on Social Security Programs

July 1992

Published by authority of the Minister of National Health and Welfare

Copies of this report may be obtained from:

Publications Distribution Centre
Communications Branch
Department of National Health and Welfare
19th Floor, Jeanne Mance Building
Tunney's Pasture
Ottawa, Ontario
K1A 0K9

Tel. (613) 952-9191

Enquiries regarding this report may be directed to:

Social Program Information Division
Social Policy and Information Directorate
Policy, Planning and Information Branch
Department of National Health and Welfare
Room 2098, Jeanne Mance Building
Tunney's Pasture
Ottawa, Ontario
K1A 0K9

Tel. (613) 957-3046

The National Library of Canada has catalogued this publication as follows:

Canada. Health and Welfare Canada

Basic Facts on Social Security Programs

Irregular.
Other language ed.: Précis sur les programmes de sécurité sociale.
ISSN 0836-8570

1. Social security — Canada. I. Title.

HD7127.C3 368.4'00971 C87-71913-OE

Également disponible en français sous le titre *Précis sur les programmes de sécurité sociale, juillet 1992*
© Minister of Supply and Services Canada, 1993
Cat. H21-106/1993E
ISBN 0-662-20690-8

Introduction

There is a wide range of social security programs in Canada. This booklet is intended to outline features of the major programs as well as give statistics on beneficiaries and benefit expenditures for these programs. Program descriptions are as of July 1, 1992, subject to the availability of information at the time of writing. Benefit rates, when applicable, have been included for 1992 or as of July 1992, depending on the program.

The material contained in this booklet has been reviewed and approved by the department responsible for the administration of each program. Additional information on any program may also be obtained from the sponsoring department. In all instances, the term "provinces" has been used to refer to both provinces and territories.

Table of Contents

Old Age Security, Guaranteed Income Supplement and Spouse's Allowance 7

Federal and Provincial Pension Plan Programs . . . 16

Family Allowances 29

Child Tax Credit 34

Canada Assistance Plan 38

Vocational Rehabilitation of Disabled Persons Program 46

Alcohol and Drug Treatment and Rehabilitation Program 51

Provincial Workers' Compensation Programs 55

Unemployment Insurance 61

Federal Employment Programs 68

War Veterans' Financial Benefit Programs 80

Health Insurance 89

Old Age Security, Guaranteed Income Supplement and Spouse's Allowance

Old Age Security (OAS) provides a basic monthly pension for persons aged 65 or older. The Guaranteed Income Supplement (GIS) provides an additional monthly payment for OAS pensioners with little or no income other than OAS. The Spouse's Allowance (SPA) provides a monthly payment to OAS pensioners' spouses 60 to 64 years of age whose income is below certain levels and to 60- to 64-year-old low-income widow(er)s to ensure a minimum income until they become eligible for OAS.

Old Age Security (OAS)

Eligibility

All persons aged 65 or older who are Canadian citizens or legal residents may qualify for either a full or a partial OAS pension, depending on their years of residence in Canada after reaching age 18. Upon application, payment of the pension normally begins in the month following a person's 65th birthday.

There are two methods of meeting residence requirements for a full pension. Persons who were 25 years of age or older on July 1, 1977, and either resident in Canada on that date or with some prior residence after age 18, will qualify if they have resided in Canada for the 10 years immediately prior to application. Persons who were not yet 25 or with no previous residence in Canada on July 1,

1977 will qualify for a full pension only if they have resided in Canada for 40 years after reaching age 18. Those who cannot qualify for a full pension may receive a partial pension, provided they have at least 10 years' residence in Canada after age 18.

The OAS pension may be paid indefinitely outside the country if the pensioner has resided in Canada for at least 20 years after age 18. Otherwise, it may be paid for six months following the month of departure from Canada, to be continued when the pensioner resumes residence in Canada.

International Social Security Agreements

Canada has concluded reciprocal international social security agreements with many countries. These agreements assist persons in qualifying for the OAS pension based on the periods they have lived in Canada and in the reciprocating country. Once eligibility has been established, the amount of OAS payable is proportionate to the actual periods of residence in Canada. Similar provisions apply in reciprocating countries for establishing eligibility and determining benefits payable.

As of July 1992, agreements exist with Italy, France, Portugal, the United States, Greece, Jamaica, Barbados, Belgium, Denmark, Norway, Sweden, Austria, Saint Lucia, Spain, Finland, Dominica, Germany, Australia, Iceland, Luxembourg, Netherlands, Malta, Cyprus and Ireland.

Benefits

Persons meeting the full residence requirements for OAS receive the full pension. A partial OAS pension is calculated at the rate of 1/40 of the full pension for each year of residence in Canada for those who have at least 10 years' residence after age 18. The partial rate is established at the time of application and does not increase with years of residence after age 65.

Guaranteed Income Supplement (GIS)

Eligibility

OAS pensioners with no income or only a limited amount of income apart from OAS may, upon application, receive the Guaranteed Income Supplement. Entitlement is normally based on income in the preceding year, calculated in accordance with the *Income Tax Act*. Nonetheless, certain sources of income are exempted.

The Guaranteed Income Supplement is paid to pensioners living outside Canada for only six months following the month of their departure and may be resumed upon their return if all conditions of eligibility are met.

Benefits

The amount of supplement payable depends upon the marital status and income of the pensioner. In the case of a couple, the income of both spouses is considered.

Spouse's Allowance (SPA)

Eligibility

The spouse of a GIS pensioner may be eligible, upon application, for a Spouse's Allowance if that spouse is 60 to 64 years of age and has at least 10 years' residence in Canada after age 18. The amount of the allowance is based on the couple's combined yearly income. The Spouse's Allowance is payable for six months following departure from Canada of either the spouse or the pensioner, whoever leaves first, and may be resumed only when both resume residency in Canada.

The Spouse's Allowance ceases in the month in which the OAS pensioner dies. The widowed spouse may be eligible, based on his or her income, for a Widowed Spouse's Allowance.

Any widow(er) who is between 60 and 64, has been a Canadian resident for at least 10 years after age 18, and who meets the income eligibility and residency status requirements is eligible for a Widowed Spouse's Allowance.

Benefits

As with GIS, the amount of the allowance payable depends upon the marital status and income of the recipient. The income of both spouses in a couple is considered in the case of a married recipient. The maximum monthly Regular Spouse's Allowance is equivalent to the OAS pension plus maximum GIS at the married rate; the maximum Widowed Spouse's Allowance is somewhat higher.

OAS/GIS/SPA

Indexation

The OAS/GIS/SPA rates are escalated quarterly at the full rate of increase in the Consumer Price Index. The $53,215 income threshold for recovery of benefits (see Taxation, below) is indexed at the rate of increase in the Consumer Price Index less three percentage points.

Taxation

OAS benefits are considered as taxable income under the *Income Tax Act*. In addition, higher income Canadians must repay all or a portion of their OAS benefits at a rate of 15% of individual net income exceeding $53,215. OAS benefits are also deductible in determining the amount of income subject to the personal income tax. GIS and SPA benefits are not considered taxable income.

Financing/Administration

Payments to beneficiaries of OAS/GIS/SPA are made out of the federal government's Consolidated Revenue Fund. Administration of the programs is done through a network of regional offices of the Income Security Programs Branch, Health and Welfare Canada.

Related Programs

Nova Scotia, Ontario, Manitoba, Saskatchewan, Alberta, British Columbia, Yukon and Northwest Territories provide "top-up" benefits to OAS/GIS or, in certain cases, to SPA recipients who meet income requirements. The programs differ in terms of the level of benefits payable, the frequency of payment, residence requirements, and other matters.

OAS/GIS/SPA

Maximum Monthly Benefits
July 1992

Program	$
Old Age Security(OAS)(Full)	376.31
Guaranteed Income Supplement (GIS) (Amounts paid in addition to OAS)	
a) Single pensioner	447.20
b) Family with one pensioner	447.20
c) Family with two pensioners (amount paid to each pensioner)	291.29
d) Family with one pensioner and one SPA recipient (amount paid to pensioner)	291.29
OAS plus GIS	
a) Single pensioner	823.51
b) Family with one pensioner	823.51
c) Family with two pensioners (amount paid to each pensioner)	667.60
d) Family with one pensioner and one SPA recipient (amount paid to pensioner)	667.60
Spouse's Allowance (SPA)	
a) Regular (spouse of an OAS pensioner)	667.60
b) Widowed (widowed persons 60-64 years of age)	737.03

OAS/GIS/SPA

Beneficiaries
March 1992

Province[1]	OAS Beneficiaries			SPA
	OAS only	OAS and GIS	Total	
Nfld.	14,544	42,028	56,572	4,676
P.E.I.	6,454	10,403	16,857	853
N.S.	51,415	62,497	113,912	6,001
N.B.	37,241	51,676	88,917	5,252
Que.	357,105	414,715	771,820	40,246
Ont.	796,521	374,774	1,171,295	29,938
Man.	83,316	63,284	146,600	4,953
Sask.	77,829	61,987	139,816	5,178
Alta.	136,196	91,891	228,087	7,973
B.C.	267,547	145,008	412,555	10,207
Y.T.	607	489	1,096	37
N.W.T.	378	1,220	1,598	127
International[2]	22,255	9,118	31,373	364
Total	1,851,408	1,329,090	3,180,498	115,805

1. Eligible persons outside Canada are paid by the regional office in their last province of residence and are included in the count for that province.
2. All persons paid under International Social Security Agreements.

OAS/GIS/SPA

Benefit Expenditures
1991-92
($ 000s)

Province[1]	OAS	GIS	SPA	Total[3]
Nfld.	249,459	140,480	22,935	412,874
P.E.I.	74,751	34,257	3,928	112,935
N.S.	503,171	195,288	24,336	722,795
N.B.	392,997	165,127	23,171	581,295
Que.	3,389,608	1,305,268	150,897	4,845,774
Ont.	5,109,998	1,119,786	107,497	6,337,281
Man.	643,634	190,677	19,771	854,082
Sask.	616,772	189,731	20,346	826,849
Alta.	992,807	281,173	30,165	1,304,146
B.C.	1,790,246	442,477	38,548	2,271,272
Y.T.	4,857	1,820	179	6,855
N.W.T.	7,195	5,004	987	13,186
Internat.[2]	32,797	68,168	2,935	103,900
Total[3]	13,808,292	4,139,256	445,696	18,393,244

1. Eligible persons outside Canada are paid by the regional office in their last province of residence and are included in the count for that province.
2. All payments made under International Social Security Agreements.
3. Totals may not add up due to rounding.

Federal and Provincial Pension Plan Programs

The Canada Pension Plan (CPP) operates in all provinces and territories in Canada except Quebec, which exercised its constitutional prerogative to establish a comparable provincial plan, the Quebec Pension Plan (QPP), to operate in lieu of CPP. Both CPP and QPP were established in January 1966 and both provide retirement, disability and survivors' pensions, certain children's benefits and death benefits. In 1986, Saskatchewan established its own provincial pension plan. However, the plan was discontinued in April 1992 due to restraint measures in the 1992-93 fiscal-year budget. The plan was a voluntary retirement pension scheme that operated independently of CPP/QPP.

Canada and Quebec Pension Plans

Eligibility

Individuals and their dependants are eligible for benefits only if contributions have been made to the Canada or Quebec Pension Plan for a specific period, which varies according to the type of benefit requested. As contribution to one of the plans is compulsory for most employed Canadians between the ages of 18 and 65, and there is reciprocity between the two plans, the majority of Canadians are eligible to receive benefits.

For 1992, employee contributions to CPP or QPP are made at a rate of 2.4% of contributory earnings (earnings

falling between $3,200 and $32,200). Employers match the employees' contributions, while self-employed persons contribute the total 4.8% themselves. The maximum annual contribution for an employer and employee in 1992 is $696.00 each; the maximum contribution for a self-employed individual is $1,392.00.

Benefits

Once eligibility is established, CPP/QPP provide the following types of monthly benefits: retirement pension, disability pension, surviving spouse's pension, disabled contributor's child's benefit and orphan's benefit, and a lump-sum death benefit.

When calculating benefits for a beneficiary having a contributory period of at least 10 years, there are provisions that allow a person to exclude months of low or zero earnings from the contributory period totalling up to 15% of the total period.

In addition, a special child-rearing drop-out provision allows for the exclusion from the benefit calculation of any months of low or zero earnings that occurred after January 1, 1966 because a person was caring for a child under age seven. Under CPP, this provision applies to any benefits that become payable after January 1, 1978; the QPP child-rearing drop-out clause applies to any request for a pension received after December 31, 1976.

All benefits under CPP/QPP are payable regardless of where the beneficiary resides, whether in Canada or abroad.

As of January 1992, any CPP application can be deemed to have been received at an earlier date if it is determined that the applicant was unable to make timely application because of incapacity. Incapacity means the individual is incapable of forming or expressing an intention to make application. This retroactive provision does not apply to QPP.

Retirement Pension

A retirement pension may be payable to a person between ages 60 and 70 who has made at least one valid contribution to CPP, or in the case of QPP, who, for at least one year, has made contributions based on a salary that exceeds the exemption. For a CPP/QPP retirement pension to be paid prior to age 65, the contributor must have stopped working, or that contributor's annual income from work must be less than the maximum annual retirement pension that is payable at age 65 for that same year. Cessation of pensionable employment is not a requirement for a retirement pension under CPP/QPP after an applicant has reached 65 years of age.

For CPP and QPP, the annual amount of the retirement pension is equal to 25% of average adjusted pensionable career earnings received during the contributory period. The amount paid depends on the age of the contributor when the pension begins and the earnings and contributions to the plan. It is calculated based on a 0.5% reduction for each month prior to age 65 and increased by 0.5% for each month after age 65, until the age of 70. Once the amount of the pension has been calculated, it remains the same except for annual indexation.

Disability Pension

For both CPP and QPP, a disability pension is paid to a person with a severe or prolonged mental or physical disability, who meets minimum contributory requirements. Under CPP, contributions must have been made during two of the last three years or five of the last 10 years. Effective June 1992, however, disability applicants who previously did not qualify for CPP benefits because they did not have enough recent contributions to meet the contributory requirements can be eligible for benefits if all other conditions of eligibility are met. The contributory period is deemed to end in the month that the disability is determined to have begun. Under QPP, contributions must have been made during five of the last 10 years in the individual's contributory period; additionally, contributions must have been made for one third of the contributory period. The pension consists of a flat-rate portion plus an earnings-related portion equal to 75% of the retirement pension that would be payable if the person were 65 years of age.

CPP/QPP disability benefits commence as of the fourth month following the start of the disability (the Unemployment Insurance program provides sickness benefits for the initial 15 weeks). Benefits continue until the death of the beneficiary or until the beneficiary ceases to be disabled, reaches age 65 (at which time CPP/QPP retirement pension is payable), or begins receiving a retirement pension between the ages of 60 and 65 years. Under QPP, benefits also cease to be payable if the beneficiary performs remunerative employment for more than three months.

Surviving Spouse's Pension

CPP benefits are payable to the surviving legal spouse of a deceased contributor or to a person with whom the

deceased contributor cohabited for at least one year immediately prior to death. QPP benefits are payable to the surviving legal spouse or to a person with whom the deceased contributor has cohabited for at least one year immediately prior to death, where a child was born or will be born to the couple and where neither of the two people involved was married to another person; otherwise, the cohabitation period is a minimum of three years immediately prior to death. For both plans, contributions must have been made for between three to 10 years, based on the length of the contributory period. Retroactive benefits are payable for up to 12 months for both CPP and QPP.

Under CPP and QPP, the surviving spouse's pension consists of a flat-rate portion plus 37.5% of the contributor's retirement pension (i.e. the amount of the actual pension with adjustments where appropriate or the amount of the pension that the contributor would have received if he or she were 65 years of age at the time of death). It is payable to a surviving spouse aged 45 to 64 years or to a surviving spouse under age 45 who is disabled or has dependent children. The pension ceases to be paid if the survivor ceases to be disabled or to care for dependent children. At age 65, the surviving spouse's pension is equal to 60% of the contributor's retirement pension. Under QPP, the flat-rate benefit is higher for spouses between the ages of 55 and 65.

A surviving spouse's pension is payable to a surviving spouse under age 35 only where that person is disabled or is caring for the dependent child(ren) of the contributor at the time of the contributor's death. When the surviving spouse is between the ages of 35 and 45, is not disabled and has no dependent children, the pension is reduced by 1/120 for each month that the surviving spouse's age, when widowed, is less than 45 years. Under CPP, spouses who are under age 35 when widowed and are neither

disabled nor caring for dependent children become eligible for a surviving spouse's pension upon reaching age 65.

Since January 1987, the CPP survivor's pension continues to be payable on remarriage; benefits are reinstated, upon application, for persons who remarried prior to this provision coming into effect. However, no retroactive payments are paid for any time prior to January 1987.

Since January 1984, recipients of a QPP surviving spouse's pension continue to receive their pension if they remarry. Persons who lost their surviving spouse's pension when they remarried may have it reinstated upon application. In the case of remarriage of a surviving spouse, adoption of a dependent child of a contributor by the new spouse will not cause the QPP surviving spouse's pension to be reduced or terminated; this provision came into effect in January 1984.

Combined Pensions

Combined pensions available under CPP and QPP can consist of either a surviving spouse's pension plus a disability pension or a surviving spouse's pension plus a retirement pension. The first type is payable to a widowed contributor who is also eligible for a disability pension. The second type is payable to a widowed contributor eligible for a retirement benefit in his or her own right. Combined benefits are subject to certain limits.

Disabled Contributor's Child's Benefit and Orphan's Benefit

Under both CPP and QPP, disabled contributor's child's benefits and orphan's benefits are payable on behalf of the

dependent child of a beneficiary of a disability pension and of a deceased contributor respectively. The flat-rate monthly amounts are paid to children under 18 years of age, or to young adults 18 to 25 years of age who are full-time students. Benefits are suspended if the child is no longer in full-time school attendance, but may be reinstated if schooling resumes between the ages of 18 and 25. Under QPP, benefits may be reinstated only if the child has been away from school for less than one year.

Death Benefit

A death benefit is payable, under both CPP and QPP, to the estate of a contributor who has made contributions for at least the minimum qualifying period (three to 10 years, depending on the length of the contributory period). The benefit consists of a lump-sum payment equal to six times the monthly retirement pension, up to a maximum of 10% of the Year's Maximum Pensionable Earnings (i.e. $3,220 in 1992) for the year of death. Under CPP, no time limit exists regarding application for the death benefit; for QPP, however, application must be made within five years of the death of the contributor.

Division of Pension Credits

Provisions for credit splitting (the equal division of pension credits between spouses in the event of divorce or annulment), which have existed under CPP since 1978, were substantially revised in January 1987. In the case of divorce after January 1, 1987, CPP pension credits earned during the couple's period of cohabitation will be divided equally between spouses upon submission of the necessary information to the Minister of National Health and Welfare. Credit splitting may be disallowed, however, when detrimental to both parties.

Since January 1987, CPP has allowed credit splitting in cases of separation lasting at least 12 consecutive months, provided that the separation occurred after January 1, 1987. However, as of March 1991, credit-splitting provisions have been amended to allow spouses who were denied a division of pension credits (on the basis of a general waiver contained in a separation agreement signed prior to June 4, 1986) to receive the credits they would have received had the division of credits been approved.

Provisions concerning the division of pension credits between former spouses have existed under QPP since January 1, 1977. However, since July 1, 1989, these provisions have been amended to the extent that persons are entitled to a division of pension credits in cases of legal separation in the same manner as for divorces and marriage annulments. Moreover, the division of pension credits is now done automatically rather than requiring a request to that effect within 36 months of the final divorce decree or the marriage annulment occuring in Quebec, as was the case previously. Where a judgement is made outside Quebec, one spouse must file a request for the division of pension credits. However, there is no time limit regarding such a request. The period covered by the provision begins with the year of marriage and ends with the year preceding the year of the final divorce decree, the marriage annulment or the separation of the spouses; when included in a judgement, this period may extend to the end of the year preceding the year during which cohabitation ceased. If the judgement is made in Quebec, the spouse who stands to gain the most by the division of pension credits may, by means of a notarized affidavit, waive his or her right to the division of credits, provided that the affidavit is registered within a year of the effective date of the judgement. There are no credit-splitting provisions in cases of separation of common-law spouses.

Assignment of Pensions

On retirement, either spouse in a marriage or common-law union may apply to share the CPP retirement pension(s) earned during their union. Both spouses must be at least 60 years of age and must have applied for any CPP retirement benefits to which they are entitled. The assignment of pensions may be precluded by a spousal agreement permitted under provincial law.

The QPP does not provide for the assignment of pensions.

International Social Security Agreements

Reciprocal International Social Security Agreements with other countries ensure that no one is left without coverage, avoid duplication of coverage and allow eligible persons to contribute to the plan of one country or another. Persons residing in Canada may add social security credits earned while in a reciprocating country to their Canadian credits when establishing eligibility for CPP/QPP disability, survivor benefits, or death benefits. The amount paid by each of the two countries is in proportion to the actual credited periods earned under its legislation.

The retirement pension is not included in the agreements, since it is payable to a person if one valid contribution has been made to CPP or one year of contributions has been made to QPP.

As of July 1992, reciprocal International Social Security Agreements are in force between the Canadian federal government and Italy, France, Portugal, the United States, Greece, Jamaica, Barbados, Belgium, Denmark, Norway, Sweden, Austria, Saint Lucia, Spain, Finland, Dominica, Germany, Australia, Iceland, Luxembourg, the

Netherlands, Malta, Cyprus and Ireland. Quebec has understandings in force with Italy, France, Portugal, Greece, the United States, Barbados, Denmark, Saint Lucia, Sweden, Norway, Finland, Germany, Jamaica, Dominica, Luxembourg, Cyprus and Malta.

Indexation

Maximum benefit amounts are adjusted annually on January 1 of each year to reflect increases in the Consumer Price Index for the 24-month period ending October 31 of the preceding year. QPP orphan's and disabled contributor's child's benefits have been equal to a flat rate of $29 per month since January 1, 1974.

Taxation

All benefits are considered as taxable income under the *Income Tax Act* except for the disabled contributor's child's benefits and orphan's benefits, which are not taxable unless they are paid directly to a child over the age of 18.

Financing/Administration

CPP and QPP are funded through employer and employee contributions, plus interest earned on the investment of funds that are in excess of benefit and administrative expenses.

Administration of all parts of CPP, except Part I, is the responsibility of the Department of National Health and Welfare. Part I, which concerns coverage and contributions, comes under the jurisdiction of Revenue Canada, Taxation. QPP is administered by the Quebec Pension Board (Régie des rentes du Québec), while contributions are the responsibility of the Quebec Ministry of Revenue (Ministère du Revenu du Québec).

CPP and QPP

Maximum Monthly Benefits
1992

Type of Benefit	CPP $	QPP $
Retirement Pension (earnings-related)		
60 years	445.28	445.28
65 years	636.11	636.11
70 years	826.94	826.94
Disability Pension	783.89	783.89
Flat-rate portion	306.81	306.81
Earnings-related portion	477.08	477.08
Surviving Spouse's Pension[1]		
65 and over (earnings-related)	381.67	381.67
55-64 years	358.24	631.06
Flat-rate portion	119.70	392.52
Earnings-related portion	238.54	238.54
Under 55 years	358.24	545.35
Flat-rate portion	119.70	306.81
Earnings-related portion	238.54	238.54
Combined Pension		
Retirement (65 years)/Surviving Spouse's	636.11	636.11
Disability/Surviving Spouse's Pension	942.92	942.92
Disabled Contributor's Child's Benefit (flat rate)	154.70	29.00
Orphan's Benefit (flat rate)	154.70	29.00
Death Benefit (lump sum)	3,220.00	3,220.00

1. Maximum benefits are slightly higher than shown in this table (due to the benefit calculation method) for those cases where the contributor died in December 1991 and the Surviving Spouse's Pension began in January 1992.

CPP/QPP

Beneficiaries[1]

March 1992

Province	Retirement Pension	Disability Pension	Surviving Spouse's Pension	Total[2]
Nfld.	37,298	6,254	14,053	54,401
P.E.I.	11,861	1,453	4,206	15,855
N.S.	80,612	16,660	31,049	117,634
N.B.	64,204	8,599	23,274	86,899
Que.				
CPP	6,746	743	3,108	9,979
QPP[3]	609,680	43,107	226,051	804,370
Ont.	922,620	113,121	309,222	1,209,389
Man.	113,317	8,163	36,646	141,540
Sask.	103,711	6,867	33,901	131,153
Alta.	183,554	16,573	58,810	234,306
B.C.	324,325	28,277	93,224	404,621
Y.T.	950	121	408	1,366
N.W.T.	844	105	501	1,383
Outside Can.	22,711	1,849	6,826	29,854
Other[4]	77,751	16,364	15,353	109,375
Total				
CPP	1,950,504	225,149	630,581	2,547,755
CPP & QPP	2,560,184	268,256	856,632	3,352,125

1. Does not include beneficiaries of children's benefits or death benefits.
2. Persons receiving combined pensions are counted for each type of benefit but are counted only once in the total.
3. QPP figures include beneficiaries in all provinces as well as outside Canada.

CPP/QPP

Benefit Expenditures
1991-92
($ 000s)

Province	Retirement Pension	Disability Pension	Surviving Spouse's Pension	Total[1]
Nfld.	135,607	53,290	36,709	241,298
P.E.I.	40,349	11,477	9,844	65,155
N.S.	324,277	136,331	82,789	573,889
N.B.	240,455	72,274	59,696	390,648
Que.				
CPP	27,988	6,785	9,045	46,467
QPP[2]	2,337,519	357,297	797,725	3,566,817
Ont.	4,054,772	1,009,582	843,669	6,134,701
Man.	449,878	71,305	94,411	637,579
Sask.	404,768	60,238	83,786	569,541
Alta.	750,179	147,585	153,986	1,096,371
B.C.	1,358,744	254,806	250,041	1,924,924
Y.T.	4,203	1,124	1,091	6,890
N.W.T.	3,095	1,038	1,348	6,612
Outside Can.	60,460	14,694	18,175	98,683
Total[3]				
CPP	7,854,775	1,840,530	1,644,591	11,792,756
CPP & QPP	10,192,294	2,197,827	2,442,316	15,359,573

1. Total benefit expenditures include payments for children's and death benefits not shown separately.
2. QPP figures include benefit expenditures in all provinces as well as outside Canada.
3. Totals may not add up due to rounding.

Family Allowances

The principal objective of the federal Family Allowances (FA) program is to provide financial assistance to parents with dependent children to help meet the costs of raising those children. The program also includes payment of a Special Allowance on behalf of children who are maintained by a welfare agency, a government department or an institution.

Bill C-80, which replaces Family Allowances with the new Child Tax Benefit, received Royal Assent on October 15, 1992. The Child Tax Benefit will replace the current Family Allowances, Child Credit and refundable Child Tax Credit by unifying these allowances, credits and refunds into a single monthly benefit and incorporating additional support for lower income working families with children. This child benefit became effective in January 1993. The last monthly Family Allowance payment was made in December 1992.

Eligibility

A parent or guardian who is wholly or substantially maintaining a dependent child under the age of 18 may apply for Family Allowances. To be eligible, at least one parent or guardian must be

- a Canadian citizen;
- a permanent resident of Canada (under the *Immigration Act*); or
- a visitor or holder of a Minister's Permit (under the *Immigration Act*) who has been legally admitted to

Canada for at least one year and whose income during that time is subject to Canadian income tax. Under certain circumstances, Canadian residents who are living outside Canada may still receive Family Allowances on behalf of the children in their care.

A Special Allowance is payable on behalf of a child under the age of 18 who is maintained by a welfare agency, a government department or an institution that is authorized to be responsible for the care and custody of children. In some cases, such as when a child's placement is indefinite, payment may be made directly to a foster parent.

Benefits

The Family and Special Allowances are flat-rate benefits that are paid monthly on behalf of each dependent child.

Provinces may vary the amount of Family Allowances that the federal government pays to their residents according to the age and/or number of children in a family. Currently Alberta and Quebec have chosen this option. The Special Allowance rate is not subject to variation by the provinces.

Indexation

Indexation of both Family and Special Allowances on January 1 of each year is limited to the amount by which the Consumer Price Index exceeds 3%. The $53,215 income threshold for recovery of benefits (see Taxation, below) is indexed at the rate of increase in the Consumer Price Index less three percentage points.

Taxation

Federal Family Allowances are taxable; Special Allowances are not. Higher income Canadians must repay all or a portion of their FA benefits at a rate of 15% of individual net income exceeding $53,215. FA benefits are also deductible in determing the amount of income subject to the personal income tax.

Financing/Administration

Family Allowances are administered by the Income Security Programs Branch of Health and Welfare Canada and are funded out of the federal government's Consolidated Revenue Fund.

Related Programs

Five provinces operate special cash benefit programs for families with dependent children. Some of these programs are targeted to low-income families, while others focus on the needs of families caring for a disabled child. Also, Quebec operates its own provincial Family Allowances program that provides a supplement to the federal Family Allowances.

Family Allowances

Monthly Benefits Per Child
1992

Type of Benefit	$
Family Allowance[1]	34.88
Special Allowance	52.03
Alberta Variation	
Child, 0-6 years	27.60
7-11 years	33.40
12-15 years	44.00
16-17 years	50.10
Quebec Variation[2]	
Child, 0-11 years	
First child	22.30
Second child	33.25
Third and each additional child	83.02
Child, 12-17 years	
First child	30.86
Second child	41.81
Third and each additional child	91.58

1. The federal *Family Allowances Act* specifies that a province may vary the monthly FA rate according to the age and/or number of children. Only Quebec and Alberta have varied the rate.
2. Quebec also administers the Quebec Family Allowances as part of its Family Assistance Allowances program.

Family Allowances

Beneficiaries and Expenditures
March 1992

Province	Families[1,2]	Children[3]	Expenditures 1991-92 ($ 000s)
Nfld.	90,045	157,453	65,930
P.E.I.	18,502	34,998	14,539
N.S.	125,739	222,281	92,465
N.B.	106,190	185,488	77,299
Que.	957,441	1,648,127	684,494
Ont.	1,356,663	2,443,914	1,014,962
Man.	149,202	285,539	120,751
Sask.	137,052	278,846	116,710
Alta.	371,107	712,037	293,785
B.C.	432,363	792,552	327,686
Y.T.	4,450	8,057	3,368
N.W.T.	10,315	21,940	9,141
Total	3,759,069	6,791,232	2,821,129

1. Does not include 216 child welfare accounts and 184 foster accounts.
2. Agency and foster accounts receive the Special Allowance.
3. Does not include 30,216 children under the care of child maintenance agencies and 226 children in foster homes.

Child Tax Credit

The federal Child Tax Credit (CTC) program provides assistance in meeting the costs of raising children for low- to middle-income families. A supplement to the Child Tax Credit is also available to parents of eligible children under seven years of age provided no child care expenses are claimed in respect of those children.

Bill C-80, which implements the new Child Tax Benefit, received final approval by the Senate on October 15, 1992. The Child Tax Benefit will replace the current Child Credit, as well as Family Allowances and the refundable Child Tax Credit, with a single monthly benefit, and will incorporate a new supplement for lower income working families with children. The new benefit became effective in January 1993. The final Child Tax Credit and refundable Child Tax Credit was claimable when filing 1992 tax returns in the spring of 1993.

Eligibility

Any parent (usually the mother) or guardian who receives Family Allowances on behalf of a dependent child at any time in the year may claim the Child Tax Credit on his or her income tax return. The amount of the Child Tax Credit varies according to family income and the number of eligible children. Family income is defined as the net income of both parents, whether married or not (provided they are living together), or the net income of the parent in a sole-support family. The net income of any other person who is claiming a personal credit for an eligible child, whether or not the person lives with the claimant of the CTC, must also be included in family income; this

would include a separated or divorced parent or a grandparent.

Benefits

The maximum benefit per child, excluding the supplement (see below), for the 1992 tax year is $601 (payable in 1993). This maximum benefit is payable for those with a net family income up to $25,921 in 1992 (income threshold). The credit is reduced by 5% of income above the threshold. Thus, families with two children and incomes up to $49,961 are eligible for all or some of the credit, depending upon their income.

A portion of the Child Tax Credit is automatically prepaid to eligible families each November, based on the prior-year family net income. The amount of the prepayment is approximately two thirds of the current-year credit to which a family is entitled and is paid to families with incomes up to two thirds of the maximum credit threshold, and to families with three or more children with income up to the full threshold . The prepayment in November 1992 is $401 per child. The balance of the credit or reconciliation of overpaid amounts is obtained by filing a tax return for the current year.

A supplement to the Child Tax Credit is available to families with a child or children under seven years of age, based on the Child Care Expense Deduction claimed. The maximum supplement (i.e. where no child care expenses are claimed) for the 1992 tax year is $213 per child. Two thirds of the $213 supplement is also included in the November prepayment for eligible families.

Indexation

The income threshold for the Child Tax Credit and the credit itself (including the supplement) are indexed by the annual increase in the Consumer Price Index in excess of 3%.

Taxation

For families with federal tax liabilities, the refundable credit to that they are entitled may be used to reduce the amount of taxes that must be paid; families whose taxes are less than the credit, or who owe no tax at all, receive the credit as a cash payment.

Financing/Administration

The federal Child Tax Credit program is administered by Revenue Canada, Taxation, through the income tax system. Payments are made out of the federal government's Consolidated Revenue Fund.

Child Tax Credit

Number of Families/Children and Tax Credits Allowed 1990

Province	Families[1]	Children	Tax Credits Allowed ($000s)[2]
Nfld.	67,760	134,435	65,902
P.E.I.	14,100	29,516	13,924
N.S.	87,150	173,167	78,856
N.B.	75,970	148,423	71,525
Que.	603,530	1,155,149	556,613
Ont.	682,610	1,442,845	637,634
Man.	104,090	229,176	109,925
Sask.	101,360	225,278	107,944
Alta.	219,780	490,687	227,185
B.C.	238,690	499,068	229,714
Y.T.	2,190	4,669	2,054
N.W.T.	5,220	12,895	6,805
Outside Canada	2,140	4,799	1,580
Total[3]	2,204,580	4,550,107	2,109,663

1. The number of families represents the number of taxfilers claiming the credit.
2. Credits are those allowed for the 1990 tax year to persons filing income tax returns in 1991.
3. Totals may not add up due to rounding.

Canada Assistance Plan

Under Canada Assistance Plan (CAP) agreements with the provinces, the federal government contributes on a 50/50 basis to eligible costs incurred by provinces and municipalities in providing

- assistance to persons in need;
- welfare services to persons who are in need or likely to become in need unless such services are provided; and
- work activity projects that are designed to improve the employability of persons who have unusual difficulty finding or retaining jobs or undertaking job training.

As part of the federal Expenditure Control Plan, federal contributions under CAP for 1990-91 and 1991-92 were limited to an annual growth of 5% (over a 1989-90 base year) for the three provinces that do not receive equalization payments (i.e. Ontario, British Columbia and Alberta). This measure has been further extended for three years (1992-93, 1993-94, 1994-95).

Although the federal government specifies the terms for obtaining cost sharing, provinces are solely responsible for the administration of their programs, including their design, comprehensiveness, eligibility requirements and method of delivery.

Eligibility/Benefits

Assistance means aid in any form to persons in need to provide all or any of the following:

- basic requirements (i.e. food, shelter, clothing, fuel, utilities, household supplies and personal requirements);
- a range of prescribed needs, including items incidental to carrying on a trade or other employment (e.g. permits, tools or other equipment) and special needs of any kind, including any item necessary for the safety, well-being or rehabilitation of a person in need (e.g. essential repairs or alterations to property, civil legal aid, items required by disabled persons such as wheelchairs);
- travel and transportation;
- certain welfare services (e.g. day care) purchased by, or at the request of, a provincially approved agency;
- care in homes for special care (e.g. homes for the aged, nursing homes, child care facilities and hostels for battered women and children). (Since April 1, 1977, the major portion of federal costs related to long-term residential care for adults has been subsumed under the Extended Health Care Services Program of the *Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act*);
- certain health care costs (e.g. drugs, dental care) if they are not covered under the provincial universal health care programs or are not covered under the *Canada Health Act* and are funded under the

Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act; and

- the cost of maintaining children in foster homes.

Persons in need under the Plan are

- persons who, regardless of the cause of their need, are unable to provide adequately for themselves and/or their dependants (Eligibility is based on a needs test established by the province that takes into account the applicant's budgetary requirements and the income and resources available to meet such requirements.);
- children who are in the care of a child welfare authority; and
- foster children.

Under CAP, a province cannot stipulate a period of residence in the province or in Canada as a condition of eligibility for assistance. The agreement also requires that a province establish, by law, a procedure for appeals of decisions with respect to applications for, or the granting of, assistance.

The term "welfare services" means services that have as their object the lessening, removal or prevention of the causes and effects of poverty, child neglect or dependence on public assistance, and include

- day care services for children;
- homemaker, home support and similar services to support individuals and families in emergency situations or as an aid to independent living in the community for elderly and disabled persons;

- casework, counselling, assessment and referral services (includes services for children who are in need of protection because of abuse and/or neglect and preventive services to children in their own home);
- adoption services;
- rehabilitation services, including services to the chronically unemployed (e.g. life skills training, referral and job placement services) and services to meet the special needs of persons at risk of being socially isolated, with particular emphasis on elderly, and physically and mentally disabled persons;
- community development services designed to encourage and assist members of deprived communities to participate in improving their community's social and economic conditions;
- consulting, research and evaluation services with respect to welfare programs; and
- administrative services relating to the delivery of assistance and welfare services programs.

CAP shares in staff costs (such as salary, travel and training) of welfare services provided to eligible clientele by the province or by provincially approved non-profit agencies.

Eligible clientele are persons in need or persons who are likely to become in need unless such services are provided. Likelihood of need is usually determined on the basis of an income test.

Work activity projects are designed to improve participants' motivation and capacity to work and to prepare them to join or rejoin the work force. Agreements

under the Plan are in place with all provinces but not with the territories.

Taxation

Assistance benefits are not subject to income tax. However, they are taken into consideration in determining entitlement to the federal Goods and Services Tax Credit.

Financing/Administration

Funding for programs under the Canada Assistance Plan is provided by the Consolidated Revenue Fund and for Quebec through CAP and by the *Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act.* CAP is administered by the Cost Shared Programs Directorate, Social Service Programs Branch, Health and Welfare Canada.

CAP

Number of Persons Assisted[1]
As of March 31, 1992

Province	Assistance Recipients	Persons in Homes for Special Care		Children in Care
		Adults	Children	
Nfld.	59,800	1,180	790	730
P.E.I.	11,800	330	90	210
N.S.	92,600	2,540	1,290	1,560
N.B.	78,200	2,420	940	1,180
Que.	674,900	6,680	14,450	---
Ont.	1,184,700	25,620	11,980	10,040[2]
Man.	80,900	3,570	3,070	5,430
Sask.	60,400	2,550	1,110	2,460
Alta.	188,300	5,170	2,220	3,570
B.C.	279,300	11,130	5,110	6,080
Y.T.	1,700	170	100	170
N.W.T.	10,400	80	170	430
Total	2,723,000	61,440	41,320	---

1. All figures are estimates. It should be noted that provincial definitions differ and the resulting numbers are not comparable. An estimated 1.1 million persons benefited from welfare services (adoption, casework, child day care, homemakers, rehabilitation, child welfare, community development) cost shared under CAP.
2. December 1991 figure.

Note: Care should be taken in using these figures since individuals may appear in more than one category, and totalling categories would result in double counting.

CAP

Federal Payments to the Provinces
by Component
1991-92
($000s)

Province	General Assistance	Homes for Spec. Care
Nfld.	88,738	6,234
P.E.I.	19,644	4,396
N.S.	143,891	20,593
N.B.	129,687	11,176
Que.[1]	1,418,044	227,539
Ont.[2]	---	---
Man.	142,527	18,090
Sask.	102,704	15,697
Alta.[2]	---	---
B.C.[2]	---	---
Y.T.	3,256	502
N.W.T.	11,508	4,818
Total	---	---

Health Care	Child Welfare	Welfare Services	Work Activity	Total
12,541	6,451	18,653	242	132,859
1,715	1,134	7,866	0	34,755
8,435	9,374	33,787	1,643	217,723
8,410	3,259	54,404	0	206,936
106,784	36,036	428,900	642	2,217,945
---	---	---	---	2,158,851
9,417	18,381	61,987	2,724	253,126
2,434	6,458	49,742	0	177,035
---	---	---	---	623,276
---	---	---	---	747,342
0	444	3,968	0	8,170
0	1,626	5,822	0	23,774
---	---	---	---	6,801,792

1. The federal contribution to Quebec includes tax transfers totalling $671 million under the *Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act.*
2. Federal payments by program component are not available for Ontario, Alberta and British Columbia due to a limitation in the rate of increase in federal contributions to an annual growth of 5%.

Note: These amounts reflect the payments made to provinces for claims submitted during the fiscal year and may include costs incurred in previous years.

Vocational Rehabilitation of Disabled Persons Program (VRDP)

Under time-limited agreements with all provinces, the federal government contributes 50% of the eligible costs incurred by provinces in providing a comprehensive program for the vocational rehabilitation of persons with physical and/or mental disabilities. The current agreement is for the period April 1, 1990 to March 31, 1993.

Although the federal government specifies the terms for obtaining cost sharing, provinces are solely responsible for the administration of their programs, including their design, eligibility requirements and method of delivery.

Eligibility

Eligible clients are persons who have physical and/or mental disabilities, and are of working age, who require vocational rehabilitation services to become capable of regularly pursuing a substantially gainful occupation. This includes persons who are disabled because of psychiatric, sensorial, intellectual or learning impairment and/or impairment relating to mobility, and because of alcohol and drug addictions. It is estimated that more than 200,000 Canadians with disabilities benefit from programs cost shared under VRDP.

Unlike the Canada Assistance Plan, which also provides for cost sharing of benefits to persons with disabilities, financial need is not a consideration, with the exception of cost shared maintenance/training allowances that are provided on a personal needs basis.

Benefits

Goods and services provided to individuals under a comprehensive vocational rehabilitation program include

- assessment;
- counselling;
- restorative goods and services including prostheses, orthotics, wheelchairs, technical aids and other devices;
- vocational training and employment placement;
- books, tools and equipment required during the course of the vocational rehabilitation process;
- maintenance or training allowances as required by each individual;
- follow-up goods and services for a period of up to 36 months after a person has entered employment; and
- goods and services provided during a vocational crisis.

These are either provided directly by the province or through provincially supported voluntary agencies.

Provinces have mechanisms in place that enable individuals to appeal decisions related to their eligibility both when applying for goods and services and throughout their vocational rehabilitation.

Costs Shared

VRDP shares in the following costs:

- salaries, travel and training of provincial and agency staff whose duties are directly related to the vocational rehabilitation program, including certain other administrative expenses;
- costs of specific goods and services for individual clients;
- costs of publicity concerning the provincial program; and
- costs of provincially supported research projects to improve the operation of vocational rehabilitation programs.

Directly Funded Research

Under the *Vocational Rehabilitation of Disabled Persons Act*, Health and Welfare Canada may also make direct contributions to individuals and to non-governmental organizations for research in the areas of vocational rehabilitation for persons with disabilities. The National Welfare Grants Division of the Social Services Programs Branch administers this research fund, which has an annual budget of $75,000. In 1991-92, this budget was allocated to the cost of three research studies.

Taxation

Benefits are not subject to income tax. However, they are taken into consideration in determining entitlement to the federal Goods and Services Tax Credit.

Financing/Administration

Financing for VRDP is provided through the federal government's Consolidated Revenue Fund. VRDP is administered by the Cost Shared Programs Directorate, Social Service Programs Branch, Health and Welfare Canada.

VRDP

Federal Contributions to the Provinces
1991-92
($ 000s)

Province	
Nfld.	5,437
P.E.I.	200
N.S.	6,409
N.B.	4,361
Que.	6,677
Ont.	57,367
Man.	8,326
Sask.	9,759
Alta.	24,847
B.C.	23,756
Y.T.	1,836
N.W.T.	748
Total	149,723

Note: These amounts reflect the payments made to the provinces for claims submitted during the fiscal year and may include payments for costs incurred in previous years.

Alcohol and Drug Treatment and Rehabilitation Program (ADTR)

Under this program, time-limited agreements with the provinces enable the federal government to extend financial support to increase and improve the availability of alcohol and drug treatment and rehabilitation programs. The intention of the program is to combat alcohol and drug problems in Canada, with special emphasis on programs for youth. This program is a component of the Canada Drug Strategy (formerly National Drug Strategy), which was announced in May 1987.

The first ADTR agreement took effect April 1, 1988 for a two-year period. The current agreement is for the period April 1, 1990 to March 31, 1993. Eight provinces have signed agreements for both periods. Negotiations continue with the remaining provinces and territories.

While the federal government specifies the terms for obtaining cost sharing, provinces and territories are solely responsible for the administration of their programs, including their design, eligibility requirements and method of delivery.

Eligibility

Eligible clients are persons who require services and include women, employed persons, non-status Indians and the elderly, with particular emphasis on youth.

Benefits

Federal support extends to a range of services associated with the treatment and rehabilitation continuum, including

- detoxification services
- early identification and intervention
- assessment and referral
- basic counselling/case management
- definitive therapeutic intervention
- special access services
- aftercare/clinical follow-up
- awareness and development, and
- research and evaluation.

Funding also extends to time-limited projects associated with workplace initiatives.

Costs Shared

Cost-sharing applies only to costs of services to the extent that they are new or expanded as of April 1, 1987 as far as provincial funding is concerned. Shareable costs include

- salaries (and related benefits);
- staff travel/training costs;
- costs related to program management and administration with respect to direct services;

- the purchase of goods and services for individuals; and
- all costs attributable to awareness and development, research and evaluation, as well as workplace initiatives.

Financing/Administration

Federal contributions are made on the basis of annual appropriations and paid pursuant to the federal-provincial agreements. The maximum federal allocation in 1991-92 was $20 million. The amount of the maximum allocation for each province and territory is based on a formula outlined in Schedule 1 of the Agreement. The ADTR program is administered by the Cost Shared Programs Directorate, Social Service Programs Branch, Health and Welfare Canada.

ADTR

Federal Contributions to the Provinces
1991-92

Province	Total $
Nfld.	149,000
P.E.I.[1]	---
N.S.	618,000
N.B.	82,000
Que.	975,000
Ont.	6,284,000
Man.[1]	---
Sask.	960,000
Alta.	1,281,000
B.C.	2,051,000
Y.T.[1]	---
N.W.T.[1]	---
Total	12,400,000

1. No agreement signed in 1991-92.

Provincial Workers' Compensation Programs

Workers' Compensation programs provide income protection for members of Canada's labour force who suffer wage loss due to occupational injury or disease and assist them with medical or other expenses. Workers' compensation programs are administered by autonomous agencies (boards or commissions) of provincial governments. Federal workers are covered under the *Government Employees Compensation Act,* but its administration is delegated to boards and commissions across Canada. The compensation boards

- compensate for the interruption of income during the injured worker's disablement and cover treatment-related expenses;
- assist an injured worker to return to gainful employment through the provision of comprehensive rehabilitation services; and
- pay benefits to dependants of a deceased worker.

The Canadian workers' compensation system provides a mutual insurance scheme through which the employers in a given class of industry or occupation are jointly liable for the costs of all injuries related to that class. Yearly assessments for each class are based on a percentage of insurable payroll. Coverage by a board automatically precludes legal action by the worker against the employer.

Detailed information on various provisions of each provincial program may be obtained from the boards and commissions.

Eligibility

Workers' compensation, which originally covered only industries considered to be the most hazardous, currently insures 70 to 90% of the labour force, depending on the jurisdiction. All full- and part-time employees of insured industries are eligible for benefits when they have been injured on the job or have become victims of an occupational disease. The only conditions under which compensation may not be payable are when the worker is disabled for less than a stated period or when the injury is attributable solely or primarily to the wilful misconduct of the worker and does not result in death or serious disablement.

Benefits

Injured workers may receive one or a combination of the following types of benefits: cash compensation, medical aid and/or rehabilitation services. Cash compensation may be payable to the injured worker for a temporary or permanent disability, and to surviving dependants in the case of the worker's death.

Cash Compensation

The amount of compensation payable is based on a proportion of the worker's insurable earnings prior to the accident, as well as the extent and duration of disability. Increasingly, boards are also considering the worker's earning capacity after the injury when establishing the amount of compensation payable. In Prince Edward Island, Nova Scotia, British Columbia and the Yukon, wage loss compensation is based upon 75% of the worker's average pre-accident **gross** earnings. All other jurisdictions base compensation on 90% of the worker's **net** pre-accident earnings or net earnings loss. In all cases, a

ceiling is placed on the annual amount of earnings considered to be insurable for the worker; however, these maximum levels vary considerably among provinces.

Medical Aid

In the case of an accident, medical aid must be available. All workplaces must be equipped to administer immediate first aid. In addition, the following may be provided: surgical and dental procedures, hospitalization, nursing services, medicine, prosthetic appliances (including maintenance) and the replacement and repair of dentures and eyeglasses.

Depending on the jurisdiction, allowances for personal care or attendant care may be provided in addition to regular wage loss compensation to workers suffering serious permanent disability.

Rehabilitation Services

Vocational rehabilitation services are also provided to injured workers as all boards emphasize the need to return workers to suitable employment whenever possible. Services may include vocational guidance, counselling, testing, retraining and assistance in finding gainful employment.

Indexation

There is considerable variation among the provinces regarding the adjustment of both the amount of maximum insurable earnings and benefits.

Taxation

Payments are non-taxable.

Financing/Administration

Although workers' compensation programs are administered through boards, the system is funded entirely by employers.

The primary role of the boards is to determine, through adjudication, a worker's eligibility for compensation and the amount of compensation to which he/she is entitled. In addition, boards are responsible for accounting, data processing, medical aid, vocational rehabilitation, assessment of industries and, in some jurisdictions, for accident prevention and workplace inspections.

The assessment of industries is established considering associated risk, number of employees and the workers' earnings. The boards establish and maintain rate groups, charging each member of a group the same rate. Nine jurisdictions in Canada have instituted Experience Rating Assessment or other Rate Modification systems that establish rates based on the safety record and cost experience of individual employers. Reductions or surcharges are imposed accordingly.

Workers' Compensation

Wage Loss Benefits[1]

January 1992

Province	Maximum Insurable Earnings $	Maximum Monthly Benefits $	Minimum Monthly Benefits $
Nfld.	45,500	2,256.09	866.00[2]
P.E.I.	27,000	1,687.50	260.00[3]
N.S.	36,000	2,249.83[4]	637.00
N.B.	39,200	2,177.51	1,095.00
Que.	44,500	2,458.38[5]	786.31[5]
Ont.	50,800	2,735.11	1,219.09
Man.	45,500	2,280.16	894.00
Sask.	48,000	2,513.01	1,030.13
Alta.	42,000	2,284.87	945.00
B.C.	48,000	3,000.00	1,115.36
Y.T.	40,000	2,499.94	645.66
N.W.T.	40,000	2,444.50	1,100.00

1. Benefits listed are for permanent disability unless otherwise noted. No lump-sum amounts have been included in this table.
2. The minimum rate of compensation is $200 per week or 100% of net earnings if less.
3. Or earnings, if less.
4. This amount is payable regardless of marital status.
5. Maximum ranges from $2,141.01 to 2,458.38; minimum ranges from $786.31 to 900.09 depending if the worker is single or married and has a maximum of 10 dependants (including the spouse).

Workers' Compensation

Caseload and Expenditures
1991[1]

Province	Cases	Expenditures[2] ($ 000s)
Nfld.	21,221	77,591
P.E.I.	4,504	10,928
N.S.	---	---
N.B.	36,464	65,135
Que.	213,799	1,326,058
Ont.	350,679	1,084,000
Man.	31,139	118,116
Sask.	32,452	134,850
Alta.	50,342	328,824
B.C.	149,850	489,915
Y.T.	---	---
N.W.T.	---	---

1. All data are preliminary.
2. Expenditures included are for wage loss compensation, pensions, medical and related expenses, and funeral and related expenses; figures represent total expenditures on compensation in the 1991 calendar year.

Unemployment Insurance

The federal Unemployment Insurance (UI) program provides income protection for workers suffering employment interruptions due to unemployment, sickness, and birth or adoption of a child.

On April 4, 1993, Bill C-113, *An Act To Provide For Government Expenditure Restraint*, received Royal Assent. The Bill, among other things, changes the benefit rate from 60 % to 57 % of average insurable earnings for two years beginning in April 1993. The Bill states that people who quit their jobs without "just cause" or who are fired for misconduct will be disqualified from receiving any Unemployment Insurance benefits. Finally, it stipulates that workers who agree to leave their employment to preserve jobs for their co-workers in accordance with an employer downsizing are eligible for UI benefits. The material in this chapter reflects the status of the UI program as of July 1992 and therefore does not include descriptions of the above changes.

Eligibility

Workers (except the self-employed) are eligible to receive UI benefits if they were employed in "insurable employment" and if they and their employers have made premium contributions to the UI account. Those employed for less than 15 hours and earning less than $142 per week in 1992 are not considered to be in insurable employment. About 95% of workers in Canada are presently protected by Unemployment Insurance.

To receive regular unemployment benefits, an individual must have worked between 10 and 20 weeks in the last 52 weeks or since the beginning of his/her last UI claim, whichever is the more recent. The number of weeks required to qualify depends on the unemployment rate in the UI economic region in which the claimant resides.

Self-employed commercial fishermen who are unable to qualify for regular UI benefits may qualify for fishing benefits. Fishing benefits are subject to special rules regarding qualifying periods, determination of insured weeks, benefit periods, etc.

Workers who are related to their employer may be covered by Unemployment Insurance if they are dealing "at arm's length". If they work under the same sort of employment contract as other workers who are not related to their employer, their employment is insured and they pay premiums. This means that if they become unemployed they will also be able to claim any benefit for which they are qualified. Factors such as rate of pay, conditions of employment, length, type and importance of their work will be used to decide whether or not their employment is insurable.

UI pays special benefits to persons who stop working because of sickness, injury, pregnancy and birth or adoption of a child. Generally, a worker must have 20 weeks of insurable earnings in order to be entitled to these benefits.

Benefits

UI benefits are payable only when a person suffers an interruption of employment earnings. All claimants must serve a two-week initial waiting period, during which no benefit is paid.

The benefit rate is 60% of the claimant's average weekly insurable earnings to a maximum weekly benefit of $426 in 1992 (60% of maximum weekly insurable earnings of $710).

Claimants can earn up to 25% of their weekly benefit rate through part-time or temporary employment without a reduction in their regular benefits. Any additional amounts earned are deducted from benefits. All employment-related earnings received while on sickness, maternity or adoption benefits are deducted from benefits dollar for dollar.

Regular Benefits

The number of weeks a claimant can receive benefits varies from 17 to 50 weeks, depending on the number of weeks worked and the unemployment rate in his/her region of residence.

Workers who quit their jobs without "just cause", are fired for misconduct or refuse to take new jobs are subject to a 7 to 12 week penalty and will have their benefits reduced to 50% of their average weekly insurable earnings.

Special Benefits

The following multi-tiered system of special benefits may be paid to eligible parents:

- 15 weeks of maternity benefits in the period surrounding the birth of a child;
- 10 weeks of parental benefits available to natural or adoptive parents, either mother or father or shared between them as they deem appropriate; and

- additional benefits resulting from more flexible combinations of regular, sickness, maternity and parental benefits.

More than one type of special benefit can be claimed within the same benefit period, up to a cumulative maximum of 30 weeks (e.g. 7 weeks of sickness, 15 weeks of maternity, and 8 weeks of parental benefits). In addition, claimants can receive special benefits in combination with regular benefits, but the total cannot exceed 30 weeks or the maximum regular benefit entitlement, whichever is greater.

Workers who are 65 or older also have to pay UI premiums, and are entitled to UI benefits if they lose their jobs, as long as they meet the usual qualifying conditions.

Other Benefits

Benefits may also be payable to claimants undertaking approved training or participating in approved job creation projects or work-sharing agreements.

Indexation

The premium rate is set annually by Employment and Immigration Canada (EIC) and is effective January 1. Maximum weekly insurable earnings are calculated as the product of maximum insurable earnings for 1975 ($185) and an eight-year moving average of employees' annual average earnings. This moving average of earnings is based on the average of annual wages and salaries paid by employers and reported on T4 slips under the *Income Tax Act*.

Taxation

UI benefits are taxable; furthermore, claimants whose net yearly income in 1992 is more than $55,380 must pay back up to 30% of UI benefits received in 1992 when their income tax return for that year is filed.

Financing/Administration

The UI program is financed through employer and employee premiums that are paid to the UI account. Employers deduct workers' premiums from their pay and forward them to the UI account, along with their own contribution. In 1992, employees pay $3 for every $100 of weekly insurable earnings up to a maximum weekly contribution of $21.30. Employers pay $4.20 for every $100 of insurable earnings (1.4 times the rate for employees) to a maximum weekly contribution of $29.82 per employee in 1992. Unemployment Insurance is administered by EIC, with Revenue Canada, Taxation being responsible for the collection of premiums, determination of insurable employment and benefit repayment. Application for benefits is made at local Canada Employment Centres.

Related Programs

In addition to the benefits provided under the UI program, many employers offer Supplemental Unemployment Benefit plans that allow payment of certain benefits to their employees when they are off work because of a layoff, illness or pregnancy. These benefits are paid in addition to UI benefits. Some employers also offer approved wage-loss plans to their employees for illness or maternity. Since these employees may not have to collect UI, their employers are eligible to pay reduced premiums to the UI account.

Unemployment Insurance

Beneficiaries and Expenditures
March 1992

Province	Regular
Nfld.	83,390
P.E.I.	17,120
N.S.	64,500
N.B.	72,980
Que.	420,240
Ont.	366,890
Man.	37,090
Sask.	32,500
Alta.	89,790
B.C.	138,920
Y.T.	2,030
N.W.T.	2,070
Total[3,4]	1,327,740

Parental[1]	Fishing	Other[2]	Total[3] Beneficiaries	Total[3] Expenditures 1991-92 ($ 000s)
1,090	11,550	6,720	102,760	1,040,920
400	2,160	1,630	21,310	203,005
2,380	6,300	6,190	79,370	804,996
1,830	2,260	7,740	84,800	851,008
23,280	1,420	50,220	495,150	5,605,121
34,910	150	55,420	457,370	5,530,712
3,410	310	7,230	48,030	520,287
2,930	40	3,390	38,850	389,298
8,290	20	11,100	109,200	1,274,727
9,270	5,200	19,120	172,500	2,146,872
100	---	250	2,390	29,483
220	10	280	2,580	33,592
88,170	29,410	169,280	1,614,600	18,435,167[5]

1. Includes persons receiving maternity, paternity or adoption benefits.
2. Includes sickness, training, work-sharing and job creation benefits.
3. Totals may not add up due to rounding.
4. Includes persons who had been employed by a Canadian firm outside Canada.
5. Includes payments made to persons outside the country.

Federal Employment Programs

Employment and Immigration Canada administers the various employment programs described below. The objective of these programs is to assist Canadians who are experiencing difficulties entering or participating in the labour market.

1. Information and Special Initiatives Program

Eligibility

This program includes four components. Three components provide information to assist both workers and employers, while the fourth component, the **Innovations Initiative**, offers assistance to individuals to support research and development to find solutions for labour market problems.

Benefits

Labour Market Information provides information on job openings, labour market conditions, available training courses and EIC programs and services, while **Special Needs Determination** provides early identification of clients who need further assistance. The **Labour Exchange** acts as a clearinghouse for information on job vacancies for workers and employers, and the **Innovations Initiative** provides financial assistance to individuals to support research and development to find solutions to labour market problems.

2. *Employability Improvement Program*

Eligibility

This program assists clients who are facing serious labour market difficulty; these clients include women, persons with disabilities, visible minorities, aboriginal people, displaced older workers and unskilled youth.

Benefits

Assistance offered includes **Employment Counselling** and **Project-Based Training**. **Project-Based Training** offers classroom and on-the-job training for technical skills, life skills, interpersonal skills and effectiveness skills to help clients find employment. Participants receive allowances and coordinators receive financial assistance for operating and training costs.

Job Opportunities provides employers with a wage subsidy to hire selected clients with the objective being that the client will obtain long-term employment with the employer after training is completed.

Purchase of Training buys training courses for unemployed clients for vocational training, preparation for employment, language training and occupational orientation. **Income Support** may be provided to clients in approved training courses either through Unemployment Insurance benefits and supplementary allowances or through Basic Training Allowances. Support may also be provided to help meet the costs of transportation, dependant care, living away from home or of special arrangements for disabled persons to purchase special devices or to modify a course.

Employment Assistance and Outreach allows programs and services to be broadened and extended to additional CEC clients by purchasing programs and services from community groups, organizations and agencies.

Youth Initiatives are offered for young people in school and young people out of the school system who are unemployed. They include the **Stay-In-School Initiative**, which includes labour market programs and services, mobilization of stakeholders and public awareness and information activities; **Cooperative Education,** which provides funding to schools, colleges and universities for cooperative education; **Challenge-Summer Employment/ Experience Development (SEED)**, which provides wage subsidies to employers to provide career-related summer jobs; **Native Internship**, which provides summer employment opportunities within EIC for aboriginal students; **Business Drive for Jobs**, which is a campaign promoting the hiring of students during the summer; and **Student Business Loans,** which provide loans for students to set up their own businesses.

Additional benefits of the program include **Mobility Assistance**, which provides travel assistance and relocation assistance to help pay the costs of finding new employment; and **Delivery Assistance,** which allows contracts with coordinators or employers to obtain expertise that EIC staff does not have to assist them with projects, participant training and programming.

3. Labour Market Adjustment Program

This program includes various initiatives that are designed to help employers and employees develop strategies that aid labour market adjustment.

Benefits

Human Resource Planning helps employers identify skills needed by employees. This information can be used by employers to develop a strategy that ensures current and future employees have these skills. **Workplace-Based Training** shares the costs associated with the design and delivery of training for an employer's staff. **Work Sharing** is a UI-based development assistance program that provides income support to workers who are voluntarily working a temporarily reduced work week to avert temporary layoffs.

Industrial Adjustment Service provides funding to help employers and employees jointly research, develop and implement action plans related to their specific labour market adjustment situation. **Employment Equity** helps employers to implement comprehensive plans designed to improve the status of women, persons with disabilities, aboriginal people and visible minorities. **Labour Market Adjustment Assistance** provide grants to help support improvements in the quality of workplace-based training design and delivery or to promote the adoption of a corporate training culture.

4. Community Development Program

Eligibility

This program provides support to rural and remote communities with labour market problems.

Benefits

Community Futures is an option that provides assistance to communities in managing change and adjust-

ment, by supporting the development of local institutions and implementing locally designed strategies.

A **Self-Employment Assistance** option, including income and technical support, is offered to unemployed people (including UI claimants or people on Social Assistance) to start their own businesses.

Training and work experience can be offered through the **Local Projects** initiative to improve positioning in the labour market.

Federal Employment Programs

Taxation

Training allowances are considered to be income and are therefore taxable. Allowances for commuting, for living away from home and for travel are not taxable. Other supplementary allowances are taxable.

Financing/Administration

Federal employment programs are financed through grants and contributions from Treasury Board and from the UI account. They are administered by Employment and Immigration Canada. Application to the above programs can be made at any local Canada Employment Centre or EIC Regional Office throughout the country.

Related Programs

Unemployment Insurance Developmental Uses Programs

Eligibility

Developmental Uses programs under Unemployment Insurance (UI) are designed to provide a comprehensive framework to help UI claimants acquire new skills, look for work more effectively and increase their re-employment opportunities.

Benefits

Income Support allows UI recipients to take courses while continuing to receive their UI benefits. The types of courses available include skills courses, apprenticeship courses, language courses and basic skills courses including literacy courses and high school upgrading.

Self-employment Assistance allows claimants with viable business plans to start their own business by providing them with UI benefits based on the higher of the regular UI rate or the basic participant allowance.

The **Mobility Program** is being piloted in 1993 and has been designed to help relocate UI recipients who have been permanently laid-off and have found employment in another locality. It also provides job search and travel assistance to workers who cannot find work locally, in order to explore job opportunities elsewhere.

Work Sharing enables employers to avoid layoffs by shortening the work week by one to three days and paying reduced wages accordingly. For the days not worked, the

government arranges for the workers to draw normal UI benefits.

Job Creation assists unemployed workers to get back into the workforce by maintaining or enhancing their skills while receiving UI benefits when other employment is not available. These workers take part in projects that involve worthwhile community work. The work is composed of tasks that do not duplicate or compete with existing jobs and businesses.

Provincial Programs

In addition to federal employment programs, provincial governments offer programs and services designed to facilitate reintegration into and participation in the labour force. Some of these programs are cost-shared with the federal government under the Federal-Provincial Agreement on Enhancement of Employment Opportunities for Social Assistance Recipients. The Agreement allows the utilization of federal funds that would otherwise have been spent on social assistance for an individual to be diverted to support the person while participating in an employability enhancement program.

Federal Employment Programs

Number of Participants
1991-92

Province	Job Development	Job Entry Challenge	Other Job Entry	Community Futures
Nfld.	5,558	7,622	1,700	228
P.E.I.	567	864	1,724	135
N.S.	4,077	4,248	3,616	723
N.B.	2,668	6,829	4,806	408
Que.	15,002	19,565	10,207	1,463
Ont.	5,330	9,916	10,460	728
Man.	861	3,017	5,134	10
Sask.	1,181	2,392	4,394	128
Alta.[2]	3,205	6,483	10,073	709
B.C.[3]	5,862	8,505	10,325	2,188
Total	44,311	69,441	62,439	6,720

Purchase of Training	Mobility	Workplace-Based Training	UI Dev. Uses[1]	Total
11,575	733	834	12,883	41,133
2,181	53	798	3,157	9,479
12,411	721	2,021	11,559	39,376
12,275	670	3,066	16,083	46,805
69,447	1,523	14,509	112,074	243,790
97,406	1,411	5,421	154,924	285,596
11,818	58	941	20,491	42,330
8,358	125	2,551	8,957	28,086
56,775	222	4,820	29,845	112,132
35,175	399	7,231	50,420	120,105
317,421	5,915	42,192	420,393	968,832

1. U.I. Developmental Uses data are for the 1991 calendar year.
2. The figures for Alberta include data for the Northwest Territories.
3. The figures for British Columbia include data for the Yukon.

Federal Employment Programs

Expenditure of Funds
1991-92
($000s)

Province	Job Development	Job Entry Challenge	Other Job Entry	Community Futures
Nfld.	24,545	13,345	19,541	12,985
P.E.I.	2,824	1,531	2,614	2,162
N.S.	15,721	8,733	11,225	10,438
N.B.	10,920	14,753	23,005	6,664
Que.	83,235	34,973	40,905	33,294
Ont.	48,932	23,487	63,327	32,958
Man.	5,406	6,206	16,218	7,415
Sask.	5,145	4,998	14,283	5,770
Alta.[2]	14,143	13,283	31,901	17,880
B.C.[3]	37,793	18,962	41,769	26,927
Total[4]	249,171	140,511	274,201	157,493

Purchase of Training	Mobility	Workplace-Based Training	UI Dev. Uses[1]	Total
21,905	1,422	2,764	49,428	145,935
2,206	69	1,725	9,891	23,022
14,661	972	2,681	42,729	107,160
12,622	799	4,978	53,976	127,717
113,898	1,742	33,393	334,827	676,267
81,152	2,152	12,811	505,278	770,097
14,242	132	1,351	49,673	100,643
16,216	201	3,530	30,436	80,579
26,029	350	6,010	99,311	208,907
32,602	773	10,405	155,447	324,678
336,159	8,612	79,918	1,400,000	2,646,065

1. U.I. Developmental Uses data are for the 1991 calendar year.
2. The figures for Alberta include data for the Northwest Territories.
3. The figures for British Columbia include data for the Yukon.
4. Total includes funds held at national headquarters.

War Veterans' Financial Benefit Programs

The Veterans Affairs Portfolio, which includes the Department of Veterans Affairs, the Canadian Pension Commission, the Veterans Appeal Board and the Bureau of Pensions Advocates, provides the following three main types of benefits and services to current and former members of the Canadian Armed Forces:

- compensation for disability or death
- income support, and
- treatment and health care benefits.

Pensions are payable regardless of place of residence, whether in Canada or elsewhere.

Pensioners are also entitled to medical treatment and dental care, which may include care not covered by provincial health insurance plans, the costs of prescriptions and the provision of prosthetic devices. Residential care in hospitals and homes administered by the Department of Veterans Affairs or a hospital in the community is available to eligible veterans.

The Department of Veterans Affairs also administers the Veterans Independence Program (VIP), which provides financial assistance to eligible veterans to assist in maintaining or improving their quality of life by helping them to remain healthy and independent in their own homes or communities.

Veterans' and Civilians' Disability Pensions

The Canadian Pension Commission administers the various statutes that provide disability pensions and related benefits to veterans.

Pensions may be payable for death or disability resulting from service during the First or Second World Wars, the Korean Conflict, Special Duty Area Service or military service in peacetime. Compensation is also available for former prisoners of war.

Eligibility

The Commission may award, upon application, pensions to current or former members of the Canadian Armed Forces who are suffering from a disability related to their military service. Similar pensions may be awarded to certain civilians who served in organizations closely associated with the Canadian Armed Forces during the First or Second World Wars. The applicant's age, occupation and financial circumstances have no bearing on entitlement to a pension or the amount of pension paid.

Benefits

Disability Pension Benefits

The amount of disability pension paid is based on the extent of disability, as found by medical examination and in accordance with a Table of Disabilities that the Commission maintains.

The extent of a pensioner's disability is expressed as a percentage, with varying assessments made on a percentage scale. Pensions for disability are paid in accordance with

Schedule A of the *Pension Act,* which is divided into 20 classes ranging from 5% to 100%. In 1992, a single pensioner who is 100% disabled receives $1,563.48 a month. Monthly pensions are not paid for disabilities assessed at less than 5%, but an appropriate single payment is paid to pensioners whose assessment is between 1% and 4%.

Additional Pension for Dependants

Additional benefits may be paid to eligible veterans on behalf of a spouse and dependent children and, under certain circumstances, to parents, sisters or brothers of a pensioner. The maximum additional monthly benefit payable in 1992 is $390.87 per month for a spouse and $203.25 for a child.

Special Allowances

In addition to the basic disability pension, the *Pension Act* provides for the payment of a clothing allowance, Attendance Allowance and Exceptional Incapacity Allowance.

Benefits for Survivors

The surviving spouse and eligible children may receive benefits following the disability pensioner's death. Upon the pensioner's death, the spouse receives, for a period of 12 months, the amount of monthly disability pension plus any additional benefits that were being paid to the pensioner at the time of death. At the end of one year, benefits automatically change to a full survivor's pension for the spouse of a deceased pensioner who had been receiving disability benefits of 48% or more at the time of death. In 1992, the maximum pension payable after one year to a surviving spouse is $1,172.61 per month. A survivor whose spouse's pension had been based on a disability of 5% to 47% automatically receives a "proportionate pension." Such a pension equals one-half of the disability pension being paid

when the pensioner died. Pensions may be paid or reinstated to widows and widowers who have remarried.

Orphan's benefits are also available. If the deceased pensioner's disability was assessed at 48% or more, eligible children receive monthly benefits effective the day following the date of the pensioner's death. When the disability pension was paid at a lesser rate, monthly orphan's benefits are not immediately payable. Instead, such children receive a lump-sum bonus payment; the payment period covered by the bonus expires in approximately two years. If, at that time, it is determined that the children are eligible to continue receiving benefits, monthly pension payments commence. The maximum pension payable to an orphan in 1992 is $406.50.

Last Illness and Burial

Where the estate of a deceased pensioner is insufficient to pay the costs of the pensioner's last illness or his/her funeral, the *Pension Act* provides that the Commission may award a grant to assist in paying the costs.

Compensation for Former Prisoners of War

The *Pension Act* also provides for the payment of compensation to former members of the Canadian Forces who were incarcerated by the enemy for a period of 89 days or more during or subsequent to the First World War. The provisions of this legislation extend benefits to veterans who were evaders or escapees on the same terms as if they had been prisoners of war.

Benefits are available to survivors (spouses and dependent children) of former prisoners of war. If a pensioner is receiving prisoner of war compensation and a disability pension at the time of his or her death the two rates are combined when determining survivor benefits.

Indexation

Disability pensions and other benefits are adjusted each year on January 1 in accordance with changes in the Consumer Price Index over the 12-month period ending October 31 of the previous year, or the increase in the average composite wage of a representative group of federal public servants, whichever is greater.

Taxation

Pensions for disability and death are not subject to federal income tax.

Financing/Administration

The Canadian Pension Commission is an independent organization that reports to Parliament through the Minister of Veterans Affairs. It has full and unrestricted power and authority to deal with all matters arising out of adjudications under the *Pension Act* and other acts and regulations that it administers.

Payments of disability pensions and associated benefits are made out of the federal government's Consolidated Revenue Fund.

War Veterans' and Civilian War Allowances

The *War Veterans Allowances Act* and Part XI of the *Merchant Navy Veteran and Civilian War-Related Benefits Act* provide allowances for persons or their dependants who meet service eligibility requirements, and who, because of age or incapacity, are unable to work and have insufficient income as determined by an income test.

Eligibility

Allowances are payable to veterans of Canadian Forces, Commonwealth and Allied Forces; Canadian merchant navy veterans and to specific civilians who served in close support of the Armed Forces during wartime. Allowances may also be payable to widow(er)s or orphans of eligible veterans or civilians, with an additional allowance payable for each dependent child.

Benefits

War Veterans' Allowance (maximum $1,365.72 per month for a married veteran in July 1992) is payable at a level that ensures a person's monthly income meets basic needs. The income a person, including a spouse, received in the previous calendar year, together with any current monthly income from Old Age Security, Guaranteed Income Supplement, Spouse's Allowance, a Canadian Pension Commission disability pension and foreign war disability pensions, is considered in determining the amount payable. Income is reported for the previous calendar year in the same way as in applications for the Guaranteed Income Supplement or Spouse's Allowance program.

A surviving spouse may qualify for benefits (maximum $1,365.72 per month in July 1992 for a widow(er) with one dependent child) providing that the deceased veteran had service eligibility. An additional monthly allowance of $160.08 may be payable on behalf of the second and each subsequent dependent child if the child is

- under 18 years of age;
- between 18 and 25 and continuing his/her education;
- under the age of 21 and unable to earn a living because of a physical or mental incapacity; or

- over the age of 21 and incapacitated before the age of 21 or after the age of 21 while continuing with his/her education.

An orphan's allowance (maximum $482.01 per month in 1992) is payable to a child whose parents are deceased, or who has one deceased parent and has been abandoned by the other, or who is a child of divorced, separated or unmarried parents whose father died while in receipt of an allowance on the child's behalf. The orphan must also meet one of the first four qualifications of a "dependent child".

Indexation

The monthly War Veterans' and Civilian War Allowances are adjusted every quarter, in accordance with increases in the Consumer Price Index for all recipients.

Taxation

Monthly allowances are non-taxable.

Financing/Administration

War Veterans' and Civilian War Allowances are both administered by the Department of Veterans Affairs with the Veterans Appeal Board being responsible for hearing appeals. Payments to recipients are made out of the federal government's Consolidated Revenue Fund by the Department of Veterans Affairs.

Veterans' and Civilians' Disability Pensions

Caseload and Expenditures
March 1992

Province	Disability Pension	Surviving Dependants Pension	Total Expenditures 1991-92 ($ 000s)
Nfld.	1,214	640	13,183
P.E.I.	1,354	753	16,042
N.S.	6,889	3,755	75,876
N.B.	4,955	2,415	50,187
Que.	12,261	6,555	120,567
Ont.	32,807	19,292	355,775
Man.	5,208	3,141	59,958
Sask.	3,984	2,061	41,111
Alta.[1]	7,525	4,038	73,267
B.C.[2]	17,245	8,634	181,231
Foreign Countries	3,136	2,790	47,233
Total	96,578	54,074	1,034,430

1. The figures for Alberta include data for the Northwest Territories.
2. The figures for British Columbia include data for the Yukon.

War Veterans' and Civilian War Allowances

Caseload and Expenditures
March 1992

Province	Cases	Expenditures 1991-92 ($ 000s)
Nfld.	3,215	11,679
P.E.I.	696	2,365
N.S.	3,645	12,256
N.B.	2,618	8,641
Que.	6,928	40,365
Ont.	14,850	72,708
Man.	1,720	5,310
Sask.	1,576	4,794
Alta.[1]	2,371	8,362
B.C.[2]	5,357	17,019
Total[3,4]	42,976	183,499

1. The figure for Alberta includes data for the Northwest Territories.
2. The figure for British Columbia includes data for the Yukon.
3. Total includes Foreign Service Accounts.
4. Total may not add up due to rounding.

Health Insurance

Canada's health care system is a publicly funded and administered universal insurance system providing full coverage to all residents for medically necessary hospital and physician services. Access is not limited by ability to pay. Costs of services are paid by provincial health care insurance plans.

Eligibility

Provincial residents are eligible for coverage under health care insurance plans, provided they have resided in the province for three consecutive months. Landed immigrants are covered as of the date of entry in most provinces.

Benefits

Insured health services for which all provincial residents have coverage are medically necessary hospital care, which includes meals and accommodation at the standard ward rate, necessary drugs, supplies and diagnostic tests, and many out-patient services; medically necessary physician care rendered in patients' homes, physicians' offices or hospitals; and surgical-dental services where a hospital is required for their proper conduct. Provinces may also offer additional health care services at their own discretion and on their own terms and conditions (e.g. drug coverage, dental care, ambulance services and prosthetic and supportive devices). (Please see the following table for additional information on provincial drug benefit programs.)

Taxation

Premiums for health insurance paid by an employer on behalf of an employee are considered taxable benefits.

Financing/Administration

Under the Canadian Constitution, provincial governments have a primary responsibility in matters relating to the delivery of health care services. Each province administers its own health care insurance plan, but receives funds from the federal government toward the financing of services and certain extended health care services. The formula for federal funding allows the provinces flexibility in the delivery of health care services on condition that plans meet criteria described in federal legislation – the *Canada Health Act*. These criteria relate to such matters as the comprehensiveness of services covered, universality of population covered, reasonable accessibility to insured services, portability of benefits and public administration on a non-profit basis.

Federal cost-sharing is also provided for "extended" services such as adult residential care and the health aspects of nursing home care, home care and ambulatory services.

Federal health cost-sharing legislation gives each province considerable leeway in determining a number of important matters, including the administrative arrangements for the operation of its plan(s) and decisions as to raising the provincial share of costs.

Provincial Drug Benefit Programs[1]

July 1992

Unless otherwise specified, all items listed below are provided free of charge to certain client groups or at a reduced cost as noted. All provinces and territories have social assistance drug programs where there are no universal programs.

Nfld.	*Senior Citizens Drug Subsidy Program* – Drugs for senior citizens receiving GIS; must pay dispensing fee. *Cystic Fibrosis* – Drugs used by residents suffering from cystic fibrosis.
P.E.I.	*Drug Cost Assistance Plan* – Certain kinds of drugs to specified client groups (i.e. seniors 65+, diabetics, transplant recipients, etc.). (Seniors must pay pharmacists' dispensing fee + $4 – current total $11.)
N.S.	*M.S.I. Pharmacare* – Drugs for seniors 65+ with $3 per prescription charge to a maximum of $150 per calendar year; also includes diabetic supplies. *Special Drug Program* — specified drug benefits to residents with cancer, diabetes insipidus, cystic fibrosis or a growth hormone deficiency. Cancer patients may be required to share the cost.
N.B.	*Prescription Drug Program (Health Services)* – Drugs for social assistance recipients with $1 for children and $2 for adults per prescription charge. *Prescription Drug Program* – seniors 65+ – $7.05 per prescription (OAS/GIS recipients pay up to $120 per year maximum; OAS only recipients have no ceiling on co-payment). Cystic fibrosis cases, transplant recipients, recipients of the Human Growth Hormone and AIDS patients – no cost.

1. Basic health benefits, including all medically required hospital and physician services, are provided in all jurisdictions.

Provincial Drug Benefit Programs
July 1992 (cont'd)

Que.	*Prescription Drugs and Pharmaceutical Services Program (Programme de médicaments et de services pharmaceutiques)* – Drugs for seniors 65+ and those 60-64 receiving a regular Spouse's Allowance or a Widowed Spouse's Allowance (OAS program). Drugs for tuberculosis, cancer, cystic fibrosis, and diabetes insipidus for all residents.
Ont.	*Ontario Drug Benefits* – Drugs for seniors 65+ in receipt of OAS, or seniors 65+ with 12 months' residence. Drugs and therapies through designated hospital programs for all eligible persons with cystic fibrosis and thalassemia.
Man.	*Pharmacare* – With certain exceptions for all residents who are eligible for benefits under the Manitoba Health Services Commission. User pays 20 % of cost of drugs over the deductible. (Currently $106.60 for seniors 65+ per family and $188.60 per family for <65.)
Sask.	*Saskatchewan Prescription Drug Plan* – For all residents holding a valid Saskatchewan Health Services card. User pays 35 % of cost of drugs over the semi-annual family deductible (single senior 65+= $50; senior families (one member 65+) = $75; other families regardless of size = $190). Once a family has paid $375 in the semi-annual deductible period, the prescription cost to the resident will be reduced from 35% to 10% of the total prescription costs. *Saskatchewan Aids to Independent Living (SAIL)* – Free coverage or cost assistance is provided for non-formulary drugs for treatment of paraplegia, cystic fibrosis, haemophilia and chronic renal disease.

Provincial Drug Benefit Programs
July 1992 (cont'd)

Alta.	*Alberta Blue Cross – Non-group plan* – Seniors 65+ (including spouse and dependants), widow(er)s age 55-64 receiving the Alberta Widow's Pension, and their dependants, and to other registered Alberta residents on an optional basis subject to payment of a premium. There is a 20% co-insurance charge for prescribed drugs. All others pay monthly *Blue Cross* premiums plus a $50 annual deductible and 20% of cost of prescribed drugs in excess of deductible. *Cystic Fibrosis* — Drugs through clinics in Edmonton and Calgary for all residents.
B.C.	*Pharmacare* – $325 deductible + 20% charge for all residents, except seniors 65+ who pay no deductible but must pay 75% of the dispensing fee to a maximum of $125 per year. Children on the "At Home Program" receive benefits at no charge.
Yukon	*Pharmacare* – Drugs to seniors 65+ and spouses 60+. *Chronic Disease and Disability Program* – Supplementary coverage for prescription drugs to persons with specified chronic diseases or a serious functional disability.
N.W.T.	*Extended Health Benefits* – Selected drugs for seniors 60+ (non-native and Métis) with no access to an employer drug plan, and non-native and Métis persons diagnosed as having certain disease conditions such as cancer, tuberculosis, cystic fibrosis, diabetes mellitus, etc. with no access to an employer drug plan.

Number of Active Physicians
1991

Province	General Practitioners and Family Physicians	Certified Specialists	Interns and Residents	Total
Nfld.	590	320	194	1,104
P.E.I.	105	70	---	175
N.S.	981	779	379[1]	2,139
N.B.	600	410	---	1,010
Que.	7,019	7,222	2,136	16,377
Ont.	10,402	9,723	3,047	23,172
Man.	1,073	938	372	2,383
Sask.	948	562	237	1,747
Alta.	2,415	1,936	746	5,097
B.C.	3,722	2,960	585	7,267
Y.T.	34	4	---	38
N.W.T.	40	10	---	50
Canada	27,929	24,934	7,696	60,559

1. Interns and residents for P.E.I. and New Brunswick are included in Nova Scotia.

Federal Payments to the Provinces for Insured Health Services[1,2]

1991-92

($ 000s)

Province	
Nfld.	309,992
P.E.I.	70,674
N.S.	484,249
N.B.	391,996
Que.	3,665,260
Ont.	5,336,609
Man.	593,172
Sask.	541,489
Alta.	1,357,795
B.C.	1,716,774
Y.T.	14,081
N.W.T.	29,241
Canada	14,511,332

1. Includes all entitlements for fiscal transfers (tax points and cash) to provinces in respect of insured health care services (hospital and medical care) and in respect of extended health care services pursuant to the *Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act* and the *Canada Health Act*.
2. Data are preliminary.

6218 013